

# Social Security in Review

## 1951 in Review

**I**N OLD-age and survivors insurance, monthly benefits totaling \$154.8 million were being paid at the end of December to 4.4 million persons—a net increase for the year of 902,000 or 26 percent. Old-age beneficiaries outnumbered those a year earlier by 29 percent and accounted for almost three-fifths of the total increase. The year's growth in the number of beneficiaries receiving the other types of monthly benefits ranged from 20 percent for widows with children in their care to 33 percent for aged dependent parents.

Monthly benefit awards in 1951 totaled 1,336,000—39 percent more than the previous high reached in 1950 and only slightly less than the number awarded during the 5-year period 1940-44. More than half these benefits were awarded to retired workers; new records were established, however, for all types of monthly benefit awards.

The increases in the number of benefit awards resulted chiefly from the liberalized eligibility provisions under the 1950 amendments. These provisions made it possible for all individuals to be fully insured until the middle of 1954 with only 6 quarters of coverage. Accordingly, the number of persons insured under the program has increased markedly—from 40 million fully insured and 6 million currently insured at the beginning of 1950 to 60 million fully insured at the beginning of 1951 and to 62 million fully insured on January 1, 1952.

About 431,000 lump-sum death payments were awarded in 1951. These awards were based on the wage records of 414,000 deceased workers, more

than twice as many workers as in 1950 and more than the number represented in lump-sum awards during the 4 years 1940-43. The large number of lump-sum death payments resulted partly from the increased number of workers insured under the program and partly from the provision in the 1950 amendments that permits payment of a lump-sum benefit with respect to the death after August 1950 of every insured worker, even though there is a survivor eligible for a monthly benefit for the month in which the worker died.

Monthly benefits certified for payment in 1951 totaled \$1,885 million, 85 percent more than in 1950 and almost triple the amount for 1949. This sharp rise reflects both the higher benefit rates provided by the 1950 amendments and the marked increase in the number of beneficiaries resulting from the liberalization in the insured-status requirements. Lump-sum certifications during the year totaled \$57 million, 75 percent more than in 1950. The total amount of monthly benefits and lump sums certified for payment in 1951 exceeded by more than \$100 million the corresponding amount certified for payment during the 8 years 1940-47.

**FEWER PERSONS** were receiving public assistance at the end of 1951 than a year earlier under all programs except aid to the permanently and totally disabled. The decreases reversed a generally upward trend that had continued for 5 years in the caseloads for old-age assistance and for 6 years for aid to dependent children. Total expenditures for all programs, \$2.3 billion, were also lower in 1951 than in 1950. The drop of \$78 million was the

first decrease in total payments for a calendar year since 1943. This decrease is especially noteworthy since the 1950 total included the October-December quarter only for aid to the permanently and totally disabled and for all the special types of assistance in Puerto Rico and the Virgin Islands. The smaller total for 1951 resulted from decreases in the annual expenditures for payments of old-age assistance and general assistance. Expenditures for the other programs increased.

Higher levels of employment and wages in 1951 increased the possibility of self-support or support by a member of the family for many persons who would have needed assistance under conditions that prevailed a year earlier. These changes were accompanied, however, by rising prices, which exhausted the small savings of some persons not benefited by wage increases and made the income of other persons inadequate to meet their minimum living costs.

Reduction in the assistance caseloads and costs due to the 1950 amendments to the old-age and survivors insurance title of the Social Security Act began in October of that year. The effect of the amendments continued in 1951 as the remaining assistance cases receiving old-age and survivors insurance benefits were reviewed and rebudgeted, and especially as insurance benefits were awarded to persons who became eligible under the amendments. In February 1951, for the first time, more aged persons received old-age and survivors insurance benefits than received old-age assistance payments; by December 1951 the number of aged insurance beneficiaries was the larger by 600,000.

Forty-five State legislatures met in regular sessions in 1951; one additional State had a special session. Many State laws were amended to bring them into conformity with the changes in the Federal law provided in the 1950 amendments to the public assistance titles. The amendment to State laws that had the greatest effect on public assistance caseloads was the authorization of the new category of aid to the permanently and totally disabled. In some States, amendments enabling the State to benefit from the provision for Federal financial participation in assistance to patients in certain public institutions for medical care brought small additions to the number of recipients of old-age assistance and aid to the blind. In most instances, however, both of these amendments effected a shift in the type of assistance given rather than the provision of assistance to new recipients.

Other amendments of State assistance laws reflected public and legislative concern about the high caseloads and costs of public assistance in a prosperous economy. Laws relating to support of dependents by close relatives were tightened in a number of States. Eligibility for assistance, especially for aid to dependent children, was otherwise restricted in some States. In other States, the amount appropriated for public assistance by the legislature was so far below the State agencies' estimates of the amounts needed that administrative restrictions on eligibility or payments were necessary.

The number of old-age assistance recipients went down every month in 1951 and, at the end of the year, was 85,000 smaller than at the end of 1950. This 3-percent decrease is roughly typical of the year's changes in the majority of the States; but the changes in the other States differed widely. The total number of recipients leaving the rolls in 1951 was about 6 percent larger than in 1950. Despite the continuing increase in the number of aged persons in the population, the number who applied for old-age assistance was 19 percent smaller than in the previous year.

Decreases each month since January reduced the number of families receiving aid to dependent children

Selected current statistics					
[Corrected to Feb. 29, 1952]					
Item	December 1951	November 1951	December 1950	Calendar year	
				1951	1950
<b>Labor Force <sup>1</sup> (in thousands)</b>					
Total civilian.....	62,688	63,164	62,538	62,884	63,009
Employed.....	61,014	61,336	60,308	61,005	59,967
Covered by old-age and survivors insurance <sup>2</sup> .....			36,543		35,164
Covered by State unemployment insurance <sup>3</sup> .....	35,400	35,200	34,400	34,838	32,771
Unemployed.....	1,674	1,828	2,229	1,879	3,142
<b>Personal Income <sup>4</sup> (in billions; seasonally adjusted at annual rates)</b>					
Total.....	\$257.1	\$256.5	\$241.0	\$251.1	\$224.7
Employees' income <sup>5</sup> .....	174.1	174.0	157.2	169.2	145.8
Proprietors' and rental income.....	49.6	49.1	47.0	48.9	44.0
Personal interest income and dividends.....	20.5	20.2	24.7	20.0	19.3
Public aid <sup>6</sup> .....	2.3	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>7</sup> .....	7.1	7.1	6.4	6.9	6.5
Veterans' subsistence allowances <sup>8</sup> and bonuses.....	1.1	1.1	1.6	1.2	2.2
Miscellaneous income payments <sup>9</sup> .....	2.4	2.7	1.8	2.6	4.5
<b>Old-Age and Survivors Insurance</b>					
Monthly benefits:					
Current-payment status: <sup>10</sup>					
Number (in thousands).....	4,379	4,332	3,477		
Amount (in thousands).....	\$154,791	\$153,214	\$126,857	\$1,884,531	\$1,018,149
Average primary benefit.....	\$42.14	\$42.17	\$45.86		
Awards (in thousands):					
Number.....	65	69	144	1,336	963
Amount.....	\$2,117	\$2,267	\$4,313	\$42,282	\$36,294
<b>Unemployment Insurance <sup>1</sup></b>					
Initial claims (in thousands).....	1,134	939	1,037	10,836	12,261
Weeks of unemployment claimed (in thousands).....	4,306	3,997	4,225	50,393	78,654
Weeks compensated (in thousands).....	3,349	3,297	3,328	41,599	67,860
Weekly average beneficiaries (in thousands).....	797	749	832	797	1,306
Benefits paid (in millions) <sup>11</sup> .....	\$71	\$69	\$67	\$840	\$1,373
Average weekly payment for total unemployment.....	\$22.03	\$21.86	\$20.77	\$21.08	\$20.76
<b>Public Assistance</b>					
Recipients (in thousands):					
Old-age assistance.....	2,701	2,705	2,786		
Aid to dependent children:					
Families.....	592	592	651		
Children.....	1,523	1,520	1,661		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	124	118	69		
General assistance.....	323	316	413		
Average payments:					
Old-age assistance.....	\$44.54	\$44.53	\$45.05		
Aid to dependent children (per family).....	75.80	75.80	71.44		
Aid to the blind.....	48.07	47.97	45.88		
Aid to the permanently and totally disabled.....	46.45	45.98	44.09		
General assistance.....	47.08	46.81	46.65		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for November and December 1951 and for calendar year 1951 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public

assistance programs and general assistance.

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Under the Servicemen's Readjustment Act.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

by 59,000 or 9 percent from the number in December 1950. The decrease from 1950 in the number of applica-

tions received during the year (16 percent) was nearly as large as in old-age

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# *Social Security Progress and Problems: Report for the Fiscal Year 1951\**

**B**ROAD public support of the social security program was demonstrated in the fiscal year 1950-51 by the overwhelming vote in Congress for the Social Security Act Amendments of 1950, which received Presidential approval August 28. The amendments represent a major advance toward social security's long-time goals. The recommendations made in this report would make no change in the basic structure of the program, generally recognized as sound. Rather, they would enable the program to achieve the full scope of protection that our economy can afford.

One of the major gaps in our social insurance defenses is the lack of protection against the wage loss due to disability. Except during periods of widespread unemployment, disability represents the most common cause of interrupted income. Recent data indicate that about 5 in every 100 persons in the population 14 to 64 years of age are temporarily or permanently disabled on an average day. About 60 percent of the disabled individuals have already been ill for 7 months or longer, the duration of disability increasing with age. Present protection against wage loss attributable to disability is very limited. Partial insurance programs for special groups and disability assistance can never give the protection needed and possible under a national system.

The other major deficiency in the social insurance system is the lack of public provision for meeting medical care costs, though insurance is as applicable to these costs as it is to income loss due to old age, unemployment, or disability. The growth of voluntary prepaid medical care plans is striking evidence of the appeal of the insurance approach. Helpful as such plans are, they are restricted in coverage and in the completeness of the protection offered. In 1950, voluntary medical care insurance—nonprofit

\*The report summarized here constitutes a section of the *Annual Report of the Federal Security Agency, 1951*.

and commercial—provided protection against only about 12 percent of private expenditures for medical care.

## *Old-Age and Survivors Insurance*

In extending the coverage of the old-age and survivors insurance system and liberalizing its eligibility and benefit provisions, Congress reaffirmed the principle established in the Social Security Act of 1935 that a contributory system of social insurance with benefits related to earnings and paid as a matter of right shall constitute the basic method of preventing dependency.

As of January 1, 1951, about 8 million workers became newly covered under old-age and survivors insurance on a compulsory basis; another 2½ million had coverage open to them on an optional basis. At the close of the fiscal year, old-age and survivors insurance covered about 77 percent of the Nation's civilian workers. Another 9 percent were under the separate retirement systems of the Federal Government, State and local governments, and the railroad industry.

As of September 1950, payments to beneficiaries already on the rolls were increased by about 75 percent on the average; benefits were made payable to additional types of beneficiaries; eligibility conditions were liberalized, allowing many more aged persons to qualify for benefits; and the ceiling on monthly earnings in covered employment without loss of benefits was raised from \$14.99 to \$50 and eliminated for beneficiaries at age 75.

The intended function of the insurance program is to serve as a primary source of protection against economic insecurity for the American people. In February 1951 old-age and survivors insurance began providing benefits to more aged persons than were being aided under old-age assistance. The insurance program can do even more if it is further strengthened and improved.

*Coverage.*—While the amendments

brought "regularly employed" farm workers into the program, probably only about 10 percent of all the people who earn their living by farm work have been included. Additional farm workers should be covered, and the provisions governing their coverage should be simplified. The provisions relating to domestic service should be similarly extended and simplified.

Self-employed professional people and farm operators were excluded from coverage because Congress was not sure that the majority wanted to be covered. Interest in coverage among these groups is increasing and will continue to increase as they understand what it would mean to them.

For the groups that are covered under other public retirement programs—such as most Federal workers, members of the Armed Forces, and many employees of State and local governments—the problem is different. Those who stay in the same job have protection. The worker who moves from job to job, however, may fail to remain in any single retirement system long enough to acquire benefit rights or he may qualify for more than one benefit.

It is especially important that old-age and survivors insurance be extended to members of the Armed Forces. Most of them will acquire no lasting protection under the service retirement program, and their rights under old-age and survivors insurance are being affected. Immediate provision should be made for granting retroactive credit for service from the end of World War II to the present, and the long-term need should be met by bringing servicemen under the coverage of the program.

Since the passage of the 1950 amendments, the groups covered by other public retirement systems have shown a great deal of interest in old-age and survivors insurance. Some groups have proposed that they be covered under old-age and survivors insurance and that the special retirement systems be placed on a supple-

THE SOCIAL SECURITY ADMINISTRATION presents the following major recommendations:

Our first objective in the field of income maintenance remains a *comprehensive, basic national system of contributory social insurance*. Such a system would assure continuing income to families whose earnings are interrupted by unemployment, sickness, disability, retirement, or death of the principal earner. It would insure families against the individually unpredictable costs of good modern medical care.

We possess in our old-age and survivors insurance and unemployment insurance programs basic protection against the risks of retirement, death, and unemployment. This protection in the case of old-age and survivors insurance needs to be strengthened by *extending coverage to all gainful workers*, to bring the benefits of the program to persons lacking such protection now, to avoid the losses in protection suffered by persons who move between covered and noncovered employment, and to reduce future public assistance costs. Adjustments are needed in the benefit formula to make it more responsive to increases in wages and prices. Benefits to present beneficiaries should be increased to meet at least the recent rise in living costs.

To close the gaps in our social insurance program, we need *social insurance to cover income loss in periods of sickness and disability and social insurance to cover the costs of medical care*. Existing provisions against these two risks are grossly incomplete in coverage, and they can never give the full measure of protection possible under a national system.

To meet the residual and special needs that cannot be covered by social insurance we should further *strengthen the public assistance program* by providing, among other improvements, for Federal grants to the States for general assistance, more equitable distribution of Federal funds to the States in relation to their fiscal ability and public assistance needs, increased Federal funds to meet more nearly adequately the costs of medical care for public assistance recipients, and Federal sharing in the costs of adult and family welfare services for those who need and wish such services, regardless of their financial need.

To increase our knowledge and understanding of the needs of children we need an *expanded program of research in child life*. To make our increasing knowledge available to children in all parts of the country we need appropriation of the full amounts authorized for grants to States in present legislation to permit *expansion of health and welfare services for children*.

*The Bureau of Federal Credit Unions should be put on a more nearly self-supporting basis* through amendments to the Federal Credit Union Act increasing the amount Federal credit unions now pay toward the costs of supervision.

mentary basis. This is the most economical and feasible method of providing adequate protection.

**Benefits.**—If benefit amounts fail to adjust promptly to increases in wages and prices, more people dependent on benefits will become needy, and increased supplementation of benefits by assistance will be necessary. The 1950 increase in the average benefit

did nothing more than restore the benefit to the purchasing power it had in 1940. Since then, however, the cost of living has continued to rise. Benefits could be related to rising wage levels and to the wages that had determined the worker's standard of living before his retirement if the average monthly wage were computed over the 5 or 10 consecutive years of

highest earnings. Benefits should also reflect the number of years spent under the program, and it is urged that the annual 1-percent increment be restored. Even with these changes, benefit amounts will not keep pace with rising wages unless the maximum on wages that may be credited toward benefits is raised. Benefits awarded in the past must also be kept in line with current wage and price levels; an immediate increase in benefit amounts for both present and future beneficiaries is recommended. The amount that beneficiaries may earn and still get benefits should also be increased. Congress may also wish to consider whether the age at which the test of retirement is suspended should be 70 years rather than 75 and whether women should be permitted to qualify for benefits at age 60.

**Hospitalization insurance.**—Voluntary insurance plans cover only a small number of the aged and other beneficiaries of the old-age and survivors insurance system. The Administration recommends that old-age and survivors insurance be extended to provide hospitalization insurance for insured workers over age 65 (whether retired or not) and their dependents and for survivor beneficiaries. The initial annual expenditure for the proposed benefits is estimated to be less than two-tenths of 1 percent of taxable payrolls; it may rise to about three-tenths of 1 percent in 10-20 years.

**Insurance against disability.**—For workers forced into premature retirement by disability, the approach to the problem must be twofold. A program of disability insurance should make rehabilitation services available to all those in danger of suffering permanent and total disability and, during rehabilitation, should provide cash benefits to support the disabled persons and their families. Such a program should also contain provisions to preserve the retirement and survivor insurance protection of disabled workers. For those found incapable of rehabilitation, an insurance program of income maintenance during disability must be provided if they are not to become a burden on their relatives or have to turn to public assistance.



## Public Assistance

The 1950 amendments to the Social Security Act represent a significant forward step in defining the role of old-age and survivors insurance as carrying the Nation's major income-maintenance burden and that of public assistance as meeting the needs not covered or inadequately covered by the insurance program.

Broader protection against need was effected through adding to the public assistance provisions a program for aid to the permanently and totally disabled. As of June 1951, such programs had been approved and were operating in 30 States. Other changes enabling the States to meet need more nearly adequately or more flexibly included provision for Federal matching of payments to the needy parent or other relative with whom the dependent child is living, of payments to needy persons who are patients in public medical institutions other than institutions for the tuberculous or the mentally ill, and of payments made by State agencies to suppliers of medical care in behalf of public assistance recipients.

The public assistance programs have also been directly affected by changes in the insurance provisions, in that State assistance agencies have been able to discontinue or reduce assistance payments to thousands of needy persons who became eligible for insurance benefits or whose increased benefits meant less need for supplementary assistance. In the fiscal year 1950-51, for example, State agencies discontinued assistance for 44,000 recipients of old-age assistance and almost 6,900 families receiving aid to dependent children. Future potential savings will of course result from the fact that many persons who would otherwise have had to apply for assistance will be able to qualify for insurance benefits or will require less supplementation from the assistance program.

In June 1951, slightly more than 5 million people were benefiting from federally aided public assistance, and roughly three-fifths of a million others were receiving general assistance financed from State and local funds. These two groups represented about 4 percent of the total popula-

tion. For the first time since 1945, the number of assistance recipients and total costs of assistance payments declined during the year. About half a million fewer persons were being aided in June 1951 than in June 1950. This number represented an 8-percent decrease, with the sharpest drop in general assistance. The decline in expenditures was not so great as in recipients. The upswing in employment and the liberalization of old-age and survivors insurance would have reduced expenditures much more but for certain offsetting factors—the continuing rise in the cost of living, the expanded coverage of the public assistance program, and the growth in population, especially in the age groups under 18 and over 65 years of age.

A broadened insurance program would, in the long run, substantially reduce the number of persons dependent on public assistance for their basic maintenance, but an assistance program for certain needy persons would continue to be necessary. To make the program more effective in filling its primary objectives, the Administration suggests the following changes.

Federal aid should be made available to States for general assistance, so that the public assistance program can meet the minimum requirements, not otherwise met, of all needy persons. Aid to the permanently and totally disabled, while helping some persons formerly dependent on general assistance, does not provide a substitute for a federally aided general assistance program. Federal grants in aid for the new program will not help States to finance assistance to needy persons who are able-bodied and unemployed but not receiving unemployment insurance or who are suffering from a disease or impairment that is not permanent or total, or to handicapped persons who are temporarily unemployed.

Federal matching of the total amount spent for maintenance and medical care is still limited to the existing maximum in the individual case. As a result, States in which most assistance payments were already close to or above the matching maximums can receive little or no additional Federal money toward meeting costs of medical care. If Federal

participation could be related to an average amount per recipient (even if this average were limited to the present maximums) rather than to the amount of the individual payment within the maximums, more Federal money could be made available to help States meet the actual costs of both maintenance and medical care. Alternatively, the Federal share in payments for medical care up to a specified maximum could be determined separately from and in addition to payments for maintenance.

States with low per capita income are not only limited in their tax revenue, but they also have a relatively high proportion of persons who need public aid. The formula for Federal participation in State assistance expenditures might be revised to give low-income States additional funds without unduly increasing total Federal expenditures. The Administration again recommends that the formula be changed to permit a more equitable distribution of Federal funds, taking into account the fiscal ability of the States and their assistance needs.

State residence and citizenship requirements still work hardships and bar some needy and otherwise eligible persons from public aid. Such requirements should be prohibited in State assistance programs approved under the Social Security Act.

Adult and family welfare services would help to prevent subsequent dependency and other difficulties resulting from inability to cope with personal and family welfare problems. The local public welfare departments are in a strategic position to supplement the services available from voluntary groups, where they exist, and to supply such services in other localities. A separate Federal grant is recommended to provide such services to those who, regardless of their financial condition, need and desire them.

In extending public assistance under the Social Security Act to Puerto Rico and the Virgin Islands, the 1950 amendments set limiting maximums on the individual payment that are lower than those in all other jurisdictions and also set a limit on the total amount of Federal funds that can be expended within a year. The maximums set are the same as

those that had been established in the 1935 Social Security Act, and which for the States were raised by the 1939 and subsequent amendments. Puerto Rico and the Virgin Islands have some of the same fiscal problems faced by low-income States under the 1935 formula; it is therefore recommended that Federal sharing in their assistance programs be put on the same basis as that for all other jurisdictions.

### **Children's Bureau**

In 1950 the Nation had 47 million children under age 18, the largest number in our history. Since 1940 the number under age 5 has increased 55 percent, as compared with a 15-percent increase for the total population. During the same period, the number of families increased by 7 million. In 1950, families with three or more children comprised 15 percent of all families and had more than half the children under age 18. The maternal death rate dropped 79 percent between 1940 and 1950, infant deaths dropped 38 percent, and deaths of children aged 1-14 were reduced 41 percent.

The Midcentury White House Conference on Children and Youth, focused on the development of healthy personality in children, was followed by the organization of the National Midcentury Committee for Children and Youth to give leadership to the follow-up program nationally and in the States.

In its research program, the Bureau reported on research in child life under way throughout the country, pointed out areas in which research is most needed, and participated in a few strategic research undertakings. A new edition of *Infant Care* was issued.

The 1950 amendments increased to \$41.5 million the amounts authorized for grants to States for maternal and child health, crippled children, and child welfare services. The increase of 37 percent in the 1951 appropriation made it possible for the States to extend their programs into additional communities and, to some extent, into new areas of service.

Services for mothers and children under the State maternal and child

health programs continued their upward trend. State reports for 1950 show that 171,000 mothers attended prenatal clinics, more than 258,000 expectant mothers received nursing service, infants and preschool children receiving attention at medical conferences numbered 723,000, while 1,100,000 received public health nursing service. Nursing visits in behalf of school children increased to 2,894,000.

Preliminary estimates on crippled children served in 1950, based on reports from 46 States, showed that approximately 215,000 children received physician's and related services during the year, or 35,000 more than were so served in 1949.

More than 250,000 children were receiving child welfare services from public welfare agencies on March 31, 1951, about 3 percent more than on the same date in 1950. Most of these services are being financed by State and local funds. In all, 4,146 full-time child welfare workers were employed by public welfare agencies in June 1950—8 percent more than in the previous year. Forty-two percent of the counties had full-time child welfare personnel serving one or more counties. The other 58 percent had either part-time child welfare service from general public welfare workers or no public welfare service for children.

To progress toward the goal of giving all children the opportunity to develop their capacities for responsible living will require the cooperation of parents, individual citizens, scientific and professional personnel, and young people themselves and full use of voluntary and official resources. The program of research in child life should be expanded; the authority of the Bureau in this area does not now include any provisions for grants to research centers and research fellowships. The Bureau has need of greater resources for the type of research that can best be conducted on a Nation-wide basis. As part of putting our present knowledge to work for the benefit of children in all parts of the country, the full amounts authorized should be appropriated for grants to the States for maternal and child health, crippled children, and child welfare services.

Special attention should be given to the needs of children in rural areas with limited economic and social resources, in congested and deteriorated urban areas, in areas affected by defense mobilization, and in areas vulnerable to enemy attack. If a high level of mobilization for the Armed Forces is maintained, a maternity and infant care program for the wives and infants of enlisted men will be needed. Other children whose problems require special consideration are those in families with mothers employed, low-income families, broken homes, and families of agricultural migrants. Increased provision must be made to meet the needs of handicapped children, emotionally disturbed children, and youthful drug addicts.

### **Federal Credit Unions**

Federal credit unions are in operation in every State, the District of Columbia, Alaska, Hawaii, the Canal Zone, and Puerto Rico. The first Federal credit unions in Puerto Rico were organized in October 1950. The credit unions had 2.3 million members, whose average savings were \$175, and total assets of \$442.3 million, of which \$278.4 million was outstanding in loans to members. During the year the number of operating units increased 444 or 9 percent; membership increased 308,000 or 15 percent; average savings per member rose \$9; and the amount outstanding in loans increased 21 percent.

The operations of the Bureau of Federal Credit Unions—chartering, examining, and supervising the credit unions—are financed in part by fees paid by Federal credit unions and in part by appropriation. An increasing share of the costs of Bureau operations during the year came from examination fees. If the Bureau is to continue its efforts to become more nearly self-supporting, without impairing its essential services to the credit unions, an increase in fees will be necessary. The Social Security Administration has recommended that the Federal Credit Union Act be amended to provide a schedule of fees that will be more closely related to the credit unions' ability to pay and will not injure any credit union, large or small.



# Public Assistance Employees: Their Salaries

by ELLEN J. PERKINS and CHARLES J. LOPES\*

*How much a State pays its public assistance workers seems to be greatly influenced by the general salary level for public employment in the State and by attitudes within the State toward the public assistance programs and the workers who administer them. On the other hand, salaries paid by a State apparently have little, if any, relation to the general educational level of the public assistance workers or to the State's relative wealth. This article discusses differences among types of social work positions and among States in the average salaries paid public assistance employees and offers some possible explanations as to why they are among the lowest-paid professional workers. The education of public assistance employees was discussed in the February Bulletin.*

**S**ALARIES paid social workers suggest that the public considers that the virtue of "doing good" is its own reward. In mid-1950, persons in social work positions—relatively few of whom had full professional training—earned a median salary of \$2,960.<sup>1</sup> This amount was among the lowest in the Nation paid to workers in professional jobs. As a group, for example, the 75,000 workers in all types of public and private social work<sup>2</sup> earned about the same as teachers and less than librarians and hospital dietitians. Total compensation of hospital dietitians, which included the value of meals furnished to them by hospitals as well

as their average cash earnings of \$2,820, cannot be determined but undoubtedly was higher than total earnings of persons in social work jobs. Librarians averaged \$3,050 a year, and teachers averaged \$2,980 for the school year.<sup>3</sup>

Among the several groups of low-paid social workers, the 30,000 public assistance employees, who averaged \$2,710 a year, were next to the lowest paid (table 1); the only group earning less in cash were workers with the aged in institutions. With this exception, others of their social work colleagues did much better than the public assistance workers. Social work educators made the most (\$4,710 annually, on the average); workers in community organization came second, with an annual average of \$4,360; and psychiatric social workers in clinics were next in order, with a median of \$3,920.

In the article on education of public assistance employees published in the February BULLETIN, two points were made that may be worth considering in relation to salaries paid workers in social work positions: (1) There are not enough workers with graduate social work education to fill all social work positions; and (2) the public assistance programs have not at-

tracted even their share of the workers with some graduate social work training. These facts on the training of available social workers, combined with data on the low salaries paid in the field, can lead to an argument on their interrelationship in the vein of the old query concerning the priority of the hen or the egg. Some persons will argue that more of the better-trained workers would be attracted to employment in public assistance agencies if the field were more rewarding financially, while others will claim salaries would be higher if most of the workers available for employment were better trained. The fact that salaries tend generally to be higher in fields with larger proportions of employees with social work training may be used to support either side of the debate.

## Salaries of Employees

Usually, within any individual State, public assistance employees in social work positions in the State office earn a higher average salary than

Table 1.—Employees in social work positions: Median salaries and percent of workers with graduate social work education, by social work field, 1950

Social work field	Median salaries	Percent with graduate social work education
Teaching social work.....	\$4,710	88
Community organization.....	4,360	50
Work with the mentally ill in clinics.....	3,920	96
Work with the physically handicapped.....	3,870	31
School social work.....	3,730	63
Work with adult offenders.....	3,730	32
General medical social work.....	3,370	80
Work with the mentally ill in hospitals.....	3,350	73
Group work.....	3,210	37
Family services.....	3,170	69
Court services for children.....	3,120	44
Other services to individuals.....	3,060	43
Noninstitutional child welfare work.....	3,030	66
Institutional child welfare work.....	3,030	47
Public assistance.....	2,710	22
Work with the aged in institutions.....	2,490	17

Source: *Social Workers in 1950* (American Association of Social Workers, 1952), pp. 15 and 48.

\* Division of Statistics and Analysis, Bureau of Public Assistance.

<sup>1</sup> Unless otherwise specified, averages used throughout this report are medians; in other words, half the workers earned more than the amount specified and the other half less.

<sup>2</sup> Information on salaries of social work employees was obtained in the Nationwide survey of all social work employees conducted in mid-1950 by the Bureau of Labor Statistics. Information for employees in full-time social work positions in the State and local agencies administering the federally aided public assistance and public child welfare programs was obtained in a study, also conducted in mid-1950, made jointly by the Bureau of Public Assistance and the Children's Bureau of the Social Security Administration, Federal Security Agency, as part of the BLS survey. For further details, see Elizabeth G. Epler, "Public Assistance Employees: Their Education," *Social Security Bulletin*, February 1952.

<sup>3</sup> Information on salaries of librarians (1950), teachers (1948-49), and hospital dietitians (1949) from the BLS report, *Social Workers in 1950* (American Association of Social Workers, 1952), p. 21.

those who work for the localities because State employees, being supervisors of State and local operations or consultants, are required to have more specialized training or experience for their jobs than are local employees. The average salary also tends to be higher in the larger local offices because only these offices have administrative operations that are sufficiently varied to warrant the employment of specialists and consultants.

In 1950, executives other than the agency heads and field representatives—both predominantly supervisory in function—earned more than any other group of public assistance employees in social work positions. "Other social workers," most of whom were specialists and consultants in social work, had higher average earnings than caseworkers and director-workers, who head small local offices; the "other social worker" group also earned more than supervisors in local agencies. Among the employees in positions most generally found only in local offices, salaries followed the expected pattern, reflecting the degree of responsibility, training, and social work experience required for the job. Directors, who headed local offices with enough staff so that the executive head himself did not carry a caseload, earned the most; casework supervisors were second; director-workers, who head small local offices and carry caseloads, came third; and caseworkers earned the least (table 2).

**Executive heads of local offices.**—Generally speaking, the larger the local office headed by a director or director-worker the more salary he makes (table 4). Director-workers in one-man offices averaged only \$2,649;

on the other hand, director-workers heading offices with six or more employees earned \$2,821. The lowest salary paid directors was for heads of offices with five or fewer workers (\$3,098, on the average) while their colleagues directing larger agencies earned proportionately more—up to an average of \$5,400 in the largest offices with 51 or more employees. Although salaries of directors and director-workers varied widely, for three-fourths of the executive heads the earnings fell within fairly narrow ranges—\$2,200 to \$3,400 for director-workers and \$2,600 to \$4,200 for directors (table 3).

**Other executives.**—The salaries of executives other than the heads of agencies cover a wide range—from less than \$1,400 to \$6,500—with two-thirds of the workers earning from \$3,800 to \$5,400. The greater diversity in salary for these positions compared with some of the others reflects the variety of functions represented. The group includes all employees in key executive positions of an administrative character with direct responsibility to the executive heads of State or local agencies, such as directors of major functional units of the agency.

**Supervisors.**—The median salary of \$3,383 for supervisors is based on earnings for 2,493 supervisors of caseworkers in local offices and for 390 supervisors of casework supervisors. If each group had been analyzed separately, probably the median salary for supervisors of supervisors would have been larger than \$3,383, while the median for supervisors of caseworkers would have been less. Almost 90 percent of the supervisors were paid between \$2,600 and \$4,200 annually. No

Table 3.—Public assistance workers: Number and percent receiving specified salary, by position, 1950

Position and salary	Number <sup>1</sup>	Percent
<b>Directors, total.....</b>	<b>1,327</b>	<b>100.0</b>
Less than \$2,600.....	92	6.9
2,600-2,999.....	241	18.2
3,000-3,399.....	222	16.7
3,400-3,799.....	286	21.6
3,800-4,199.....	203	15.3
4,200-4,599.....	115	8.7
4,600-4,999.....	76	5.7
5,000 and over.....	92	6.9
<b>Director-workers, total....</b>	<b>1,738</b>	<b>100.0</b>
Less than \$2,200.....	237	13.6
2,200-2,599.....	416	23.9
2,600-2,999.....	479	27.6
3,000-3,399.....	405	23.3
3,400-3,799.....	153	8.8
3,800 and over.....	48	2.8
<b>Other executives, total....</b>	<b>651</b>	<b>100.0</b>
Less than \$3,400.....	63	9.7
3,400-3,799.....	57	8.8
3,800-4,199.....	65	10.0
4,200-4,599.....	99	15.2
4,600-4,999.....	161	24.7
5,000-5,399.....	95	14.6
5,400-5,799.....	58	8.9
5,800 and over.....	53	8.1
<b>Supervisors, total.....</b>	<b>2,871</b>	<b>100.0</b>
Less than \$2,600.....	132	4.6
2,600-2,999.....	483	16.8
3,000-3,399.....	849	29.6
3,400-3,799.....	803	28.0
3,800-4,199.....	297	10.3
4,200-4,599.....	172	6.0
4,600 and over.....	45	1.6
<b>Field representatives, total</b>	<b>492</b>	<b>100.0</b>
Less than \$2,600.....	6	1.2
2,600-2,999.....	25	5.1
3,000-3,399.....	50	10.2
3,400-3,799.....	130	26.5
3,800-4,199.....	114	23.2
4,200-4,599.....	61	12.4
4,600 and over.....	86	17.5
<b>Caseworkers, total.....</b>	<b>21,898</b>	<b>100.0</b>
Less than \$2,000.....	1,514	6.9
2,000-2,199.....	3,096	14.1
2,200-2,399.....	2,594	11.8
2,400-2,599.....	4,435	20.3
2,600-2,799.....	4,490	20.5
2,800-2,999.....	2,502	11.4
3,000-3,199.....	1,345	6.1
3,200-3,399.....	388	1.8
3,400-3,599.....	1,169	5.3
3,600 and over.....	365	1.7
<b>Other social workers, total.</b>	<b>1,024</b>	<b>100.0</b>
Less than \$2,600.....	145	14.2
2,600-2,999.....	150	14.6
3,000-3,399.....	208	20.3
3,400-3,799.....	203	19.8
3,800-4,199.....	116	11.3
4,200-4,599.....	116	11.3
4,600 and over.....	86	8.4

<sup>1</sup> In each group, excludes a few workers who did not report salary information.

<sup>2</sup> Includes 43 directors working primarily on child welfare.

<sup>3</sup> Includes 128 director-workers working primarily on child welfare.

Table 2.—Public assistance workers: Annual salaries, by position, 1950

Position	Number of social work employees	Annual salary			
		Median	Lowest	Highest	Middle range <sup>1</sup>
<b>Executive heads of local offices:<sup>2</sup></b>					
Directors.....	1,332	\$3,550	\$1,400	\$6,599	\$2,998-4,103
Director-workers.....	1,741	2,742	1,400	5,500	2,452-3,123
Other executives.....	654	4,719	1,400	6,500	4,097-5,140
Supervisors.....	2,883	3,383	1,900	5,100	3,041-3,702
Field representatives.....	500	3,836	2,100	5,100	3,568-4,320
Caseworkers.....	21,973	2,569	1,400	5,500	2,267-2,824
Other social workers.....	1,031	3,419	1,400	5,900	2,905-3,975

<sup>1</sup> Range within which half the salaries fell.

<sup>2</sup> Represents all executive heads of local offices, including a few working primarily on child welfare. Excludes data on salaries of heads of State agencies.

<sup>3</sup> Salaries coded in \$200 intervals, from less than \$1,400 to \$6,599 and over. Salaries shown as \$1,400 represent salaries below that amount; salary shown as \$6,599, above that amount.

tabulations were made of salaries according to the number of workers supervised, but a previous study<sup>4</sup> showed no significant relationship.

**Field representatives.**—Variations

<sup>4</sup> Vivian B. Norman and Dorothy B. Bucklin, *Personnel in Local Offices of State Public Assistance Agencies, 1946: Part I. Salaries*, Public Assistance Report No. 12, August 1947, p. 15.



**Table 4.—Executive heads of local public assistance offices:<sup>1</sup> Median salaries, by number of social workers in local offices, 1950**

Number of workers (including executive head)	Median salary
Director-workers, all offices.....	\$2,742
1 worker.....	2,649
2 workers.....	2,742
3-5 workers.....	2,868
6 or more workers.....	2,821
Directors, all offices.....	3,550
Fewer than 6 workers.....	3,098
6-10 workers.....	3,463
11-25 workers.....	3,874
26-50 workers.....	4,400
51 or more workers.....	5,400

<sup>1</sup> Represents all executive heads of local offices, including a few working primarily on child welfare.

in the salaries of field representatives apparently reflect interagency differences in salary levels more than any other factor. Within most States, field representatives are all of the same salary grade, and intrastate differ-

ences usually reflect the periodic pay increases given to workers for completion of specified periods of employment in the same position. In the larger States with more complex administrative setups, field representatives may be employed at several different salary grades. Annual salaries for this group of employees ranged from \$2,100 to \$5,100, but more than four-fifths earned \$3,400 or more; the median was \$3,836.

**Caseworkers.**—The caseworkers, who have the important job of working directly with public assistance applicants and recipients, were the lowest paid of all public assistance workers, with a median salary for the United States of \$2,569. Although their salaries ranged from less than \$1,400 to about \$5,500, more than three-fourths of the caseworkers made between \$2,000 and \$3,000 a year. Three States—California, Michigan, and

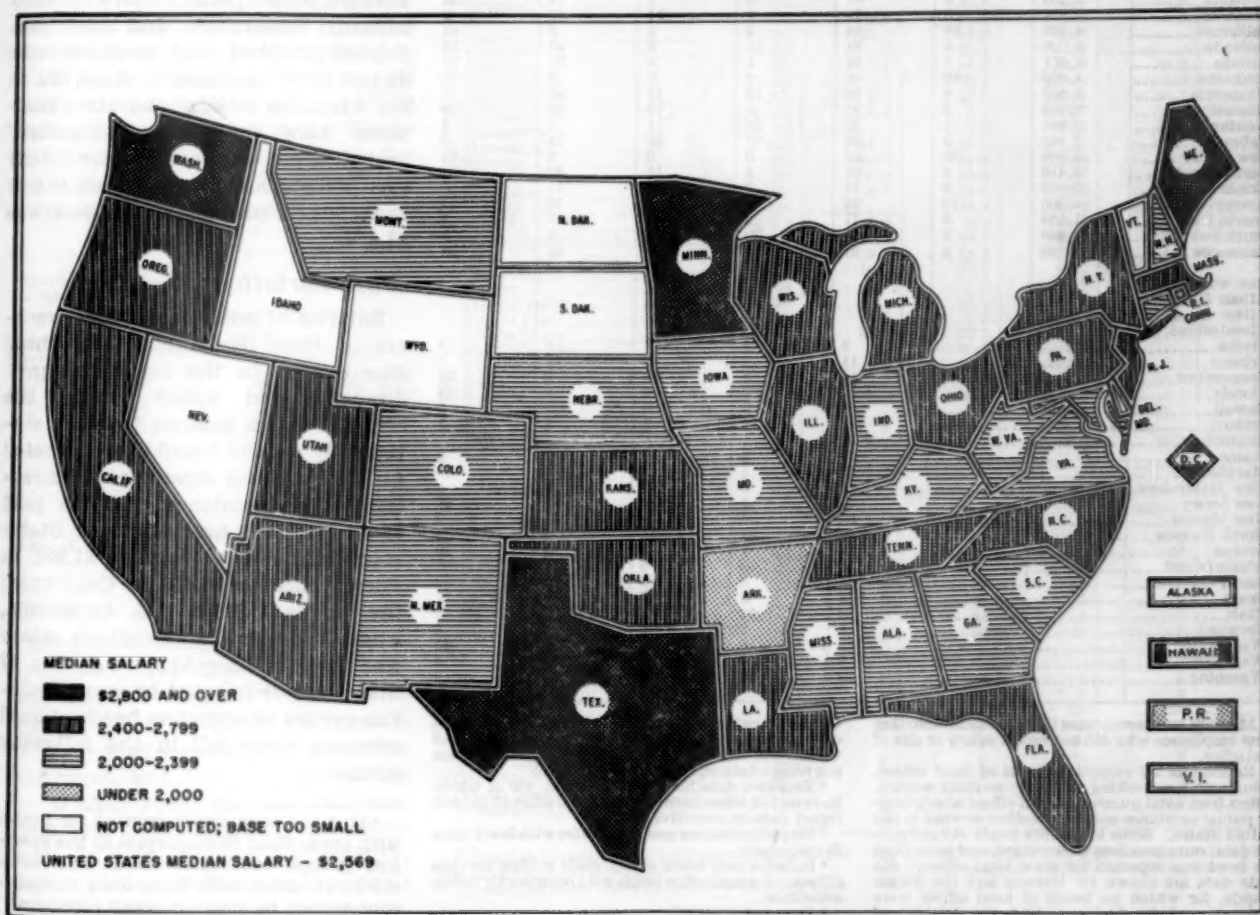
New York—which employed about a third of the country's public assistance caseworkers and paid relatively high salaries, pushed up the median for the Nation. The median salary, excluding these three States, was \$2,442.

Most public assistance agencies give periodic raises to workers who stay in the same position. These periodic increments explain much of the variation in the salaries of caseworkers. For the country as a whole, caseworkers' salaries and their length of employment with their present agency were directly related, as shown below.

Years with agency	Median annual salary
Less than 1.....	\$2,288
1-2.9.....	2,523
3-4.9.....	2,568
5-9.9.....	2,594
10-19.9.....	2,852
20 or more.....	3,414

If these increments were the only

**Chart 1.—Public assistance caseworkers: Median salary, by State, 1950**



explanation of the variations in salary by length of employment, a leveling off would be expected at 3 or 5 years of

employment, when employees reach the maximum of their salary range, but no increase for longer service

should be expected to occur. The larger average salaries for persons employed 10 years and longer reflect not a Nation-wide tendency to continue to increase salaries for service beyond 5 years but the influence of a few States—notably New York—with comparatively high salaries and a large number of long-time employees. Of the more than 4,500 workers in the country who had been with their present agency 10 years or more, more than one-fourth were employed in New York, where the salaries of more than two-fifths of all caseworkers were \$2,800 or more and where most of the lowest-paid workers earned as much as the average salary in other States.

"Other social workers."—The group classified as "other social workers," like that of "other executives," is heterogeneous in the functions represented, and their salaries vary widely as a result. Included in this group are the medical and psychiatric social workers, other special social work consultants, researchers, and other employees in social work positions who do not carry caseloads and are not in key executive or administrative positions. Like the "other executive" group, these employees were fairly evenly distributed over a wide salary range; their median annual pay was \$3,419.

### State Variations

Salaries of public assistance workers in 1950, like almost everything else related to the assistance programs, varied widely among the States. Median salaries that are statistically reliable<sup>5</sup> could be computed for 27 States for directors and director-workers combined. Salaries paid to all executive heads in these States ranged from a median of \$1,935 in Puerto Rico to \$4,425 in California; the median State was Oklahoma, where the average executive's salary was \$2,982 (table 5). When the 27 States are distributed by size of salaries earned by executive heads of local agencies, they fall in the following groups.

<sup>5</sup> Medians were not computed for States with fewer than 50 employees in the specified groups (executive heads and caseworkers), since valid interstate comparisons cannot be made on small numbers.

Table 5.—Executive heads of local public assistance offices: Median salary and size of office, 1950

State	Median salary <sup>1</sup>	Number of social work employees in median-size office <sup>1</sup>	Total number of executive heads of local offices	Executive heads by number of social work employees in local offices <sup>1</sup>			
				1	2	3-5	6 or more
Total and percentage distribution <sup>1</sup> ...	\$3,033	4	3,073	18.6	17.7	31.9	31.9
States with 100 or more executive heads of local offices:				Percent			
Georgia.....	2,734	2	160	35.6	30.0	25.6	8.8
Illinois.....	3,515	7	103	1.0	11.7	34.0	53.4
Iowa.....	2,940	3	123	29.8	29.8	28.1	12.4
Kansas.....	2,818	3	100	29.0	24.0	29.0	18.0
Massachusetts <sup>2</sup> .....	2,938	2	156	40.4	20.5	24.4	14.7
Michigan.....	3,104	4	140	17.9	18.6	30.0	33.6
Missouri.....	2,492	5	113	9.7	12.4	54.0	23.9
Ohio.....	2,697	4	246	22.4	16.3	30.1	31.3
Virginia.....	2,829	3	119	37.0	18.5	26.9	17.6
Wisconsin.....	3,569	4	101	11.0	13.0	55.0	21.0
States with 50-99 executive heads of local offices:				Number			
Alabama.....	3,260	5	65	0	2	40	23
Arkansas.....	2,274	3	74	2	34	36	2
California.....	4,425	19	64	2	6	8	44
Colorado.....	3,026	3	61	21	9	15	16
Indiana.....	3,071	5	91	1	4	51	35
Louisiana.....	4,029	10	60	0	0	6	54
Minnesota.....	3,567	4	90	12	19	40	16
Mississippi.....	2,508	5	82	3	10	50	19
Montana.....	2,846	2	50	29	11	5	5
Nebraska.....	2,497	3	82	17	35	24	6
New York.....	4,083	20	65	0	0	4	61
North Carolina.....	3,410	5	94	3	17	40	34
Oklahoma.....	2,982	9	74	2	5	17	50
Pennsylvania.....	4,200	12	82	1	6	18	57
Puerto Rico.....	1,935	3	71	2	34	27	7
South Dakota.....	3,096	2	59	30	15	8	3
Tennessee.....	2,700	4	92	9	20	39	24
States with fewer than 50 executive heads of local offices: <sup>4</sup>							
Alaska.....			5	2	2	1	0
Arizona.....			14	0	2	7	5
Connecticut.....			13	0	0	0	13
Florida.....			12	0	0	0	12
Hawaii.....			3	0	0	0	3
Idaho.....			30	14	5	8	3
Kentucky.....			33	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Maine.....			11	0	0	2	9
Maryland.....			20	1	2	4	13
New Hampshire.....			8	0	0	2	6
New Jersey.....			37	3	2	5	27
New Mexico.....			30	5	3	13	9
North Dakota.....			49	33	11	4	1
Oregon.....			32	7	2	10	13
Rhode Island.....			5	0	0	0	5
South Carolina.....			45	0	0	14	31
Texas.....			18	8	2	7	1
Utah.....			25	11	4	7	3
Vermont.....			5	0	0	0	5
Washington.....			29	0	1	6	22
West Virginia.....			8	0	0	0	8
Wyoming.....			23	13	5	5	0

<sup>1</sup> Medians and percentages based on data excluding a few employees who did not report salary or size of local office.

<sup>2</sup> Represents all executive heads of local offices, including a few working primarily on child welfare. Differs from total number of local offices administering public assistance and child welfare services in the United States. Some local-office heads did not submit data; some positions were vacant; and more than one head was reported for some local offices. No State data are shown for Nevada and the Virgin Islands, for which no heads of local offices were reported, and for Delaware and the District of

Columbia, which have no local offices. Includes one director reported for the agency in the District of Columbia. Includes also a few employees who did not report data on salary or size of office.

<sup>3</sup> Excludes data for 166 local offices, 105 of which have no full-time executive head; the other 61 did not report data on executive head.

<sup>4</sup> No computations made for States with fewer than 50 employees.

<sup>5</sup> Includes only heads of local child welfare services offices. No local-office heads were reported for public assistance.

<sup>6</sup> Data not reported.



Median salary of executive heads	Number	State
Less than \$2,500.....	4	Nebr., Mo., Ark., P.R.
2,500-2,999.....	10	Okla., Mass., Iowa, Mont., Va., Kans., Ga., Tenn., Ohio, Miss.
3,000-3,499.....	6	N. C., Ala., Mich., S. Dak., Ind., Colo.
3,500-3,999.....	3	Wis., Minn., Ill.
4,000 and over.....	4	Calif., Pa., N. Y., La.

The direct relation between the salary of an executive and the size of the office that he heads seems apparent in a State-by-State comparison, as it is for the Nation as a whole. Only a few States, however, had enough directors and director-workers to permit valid statistical conclusions. Still, the States with the lowest median salaries appear, by and large, to be those with more small offices, while those with the highest salaries seem to have a majority of large offices.

For caseworkers, median salaries could be computed reliably for 44 States. Caseworkers' earnings averaged from as little as \$1,380 a year in Puerto Rico and \$1,956 in Arkansas to \$3,279 in the District of Columbia and \$3,088 in Hawaii (table 6); the State paying the highest median was Washington (\$3,059). Average salaries for the other States fell between these amounts, as shown below.

Median salary of caseworkers	Number	State
Less than \$2,000.....	3	P. R., Ark., R. I.
2,000-2,399.....	17	Mo., Miss., Nebr., N. H., Md., Ga., W. Va., S. C., Va., Ky., Iowa, Ala., N. Mex., Colo., Conn., Ind., Mont.
2,400-2,799.....	18	Tenn., N. C., Kans., Okla., La., Pa., Ohio, Ill., Fla., Mass., N. J., Ariz., Utah, Oreg., Wis., Mich., N. Y., Calif.
2,800 and over...	6	Maine, Minn., Texas, Wash., Hawaii, and D. C.

In general, salaries were comparatively low in New England, the Southeast, and the Northwest, about average in the Central States, and highest in the middle-eastern States, the Southwest, and the Far West (chart 1). Within some regions, however, there was great disparity in salary levels. In New England, for example, Maine paid caseworkers the sixth

highest average salary in the Nation, while Rhode Island paid an average below that for all other States except Arkansas and Puerto Rico. In the Southwest region, Texas had the fourth highest average salary for caseworkers in the Nation, while its neighbor, New Mexico, ranked twenty-ninth.

## Reasons for State Variations

Presumably the considerable interstate variation that exists in salaries paid public assistance workers should be traceable to differences in the educational background of workers, in State fiscal ability, in general salary levels for public employment within a State, or in another important factor

Table 6.—Public assistance caseworkers: Annual salary, by amount, and median salary, 1950

State	Total number of case- workers	Amount of annual salary				Median salary <sup>1</sup>
		Less than \$2,000	\$2,000-2,399	\$2,400-2,799	\$2,800 and over	
Total number and percent- age distribution <sup>1</sup>	21, 973	6.9	26.0	40.8	26.3	\$2, 569
Percent with specified salary <sup>1</sup>						
States with more than 100 caseworkers:						
Alabama.....	287	72.8	27.2			2, 273
Arkansas.....	156	64.1	35.9			1, 956
California.....	2, 068	.5	9.3	42.9	47.3	2, 784
Colorado.....	254	58.7	37.8			2, 360
Connecticut.....	133	60.9	32.3		6.8	2, 304
Florida.....	420	20.5	79.5			2, 578
Georgia.....	300	33.0	34.0	31.7	1.3	2, 170
Illinois.....	1, 010	4.9	28.9	52.7	13.6	2, 531
Indiana.....	416	12.7	38.5	29.6	19.2	2, 382
Iowa.....	220	1.8	94.5	1.8	1.8	2, 244
Kansas.....	295	23.4	18.0	58.6		2, 429
Kentucky.....	262	.6	98.1	1.1		2, 241
Louisiana.....	691	.1	46.2	24.7	28.9	2, 438
Maryland.....	262	.8	72.1	25.2	1.9	2, 160
Massachusetts.....	586	9.5	25.9	28.3	36.3	2, 591
Michigan.....	1, 054	2.0	2.9	60.7	34.4	2, 726
Minnesota.....	343		7.6	36.3	56.1	2, 872
Mississippi.....	225	34.2	63.1		2.7	2, 051
Missouri.....	624	45.2	43.9	10.3	.6	2, 029
Nebraska.....	181	36.5	55.2	7.7	.6	2, 058
New Jersey.....	260	2.7	14.6	55.0	27.7	2, 598
New Mexico.....	104		55.8	44.2		2, 308
New York.....	4, 343	1.8	9.9	44.9	43.5	2, 767
North Carolina.....	377		48.7	49.2	2.2	2, 407
Ohio.....	1, 031	9.7	14.5	71.3	4.6	2, 487
Oklahoma.....	623	10.1	29.2	60.7		2, 435
Oregon.....	204		1.0	64.2	34.8	2, 662
Pennsylvania.....	1, 956		42.0	42.8	15.2	2, 452
Puerto Rico.....	132	98.5	1.5			1, 380
Rhode Island.....	135	61.5	22.2	16.3		1, 963
South Carolina.....	255	1.2	97.6	1.2		2, 202
Tennessee.....	326	.6	49.1	47.9	2.5	2, 401
Texas.....	648			15.9	84.1	2, 681
Virginia.....	214	24.3	38.8	33.2	3.7	2, 213
Washington.....	361			26.3	73.7	3, 059
West Virginia.....	206	37.4	35.0	29.6		2, 193
Wisconsin.....	356	1.7	16.1	42.0	40.3	2, 697
Number with specified salary						
States with 50-99 caseworkers:						
Arizona.....	62	0	23	38	1	2, 606
District of Columbia.....	55	0	0	0	55	3, 279
Hawaii.....	88	0	0	13	75	3, 088
Maine.....	85	0	0	33	52	2, 863
Montana.....	50	0	26	24	0	2, 392
New Hampshire.....	33	17	34	1	0	2, 146
Utah.....	60	0	12	48	0	2, 646
States with fewer than 50 caseworkers: <sup>2</sup>						
Alaska.....	0	0	0	0	0	
Delaware.....	25	3	11	9	2	
Idaho.....	44	0	0	29	15	
Nevada.....	13	0	0	0	13	
North Dakota.....	33	0	1	23	9	
South Dakota.....	42	0	3	39	0	
Vermont.....	23	0	2	18	3	
Virgin Islands.....	5	5	0	0	0	
Wyoming.....	17	0	0	4	13	

<sup>1</sup> Based on data excluding a few employees who did not report amount of salary.

<sup>2</sup> No computations made for States with fewer than

50 caseworkers; Alaska, which operates the public assistance program through fee agents, had no caseworkers.

**Table 7.—Distribution of States by median salary and amount of education of public assistance caseworkers**

Percent with bachelor's degree or better <sup>1</sup>	Number of States, by median salary				
	Total	Less than \$2,000	\$2,000-2,399	\$2,400-2,799	\$2,800 and over
Total.....	44	3	17	18	6
Less than 25....	4	1	3	—	—
25-49.9.....	8	1	2	5	—
50-74.5.....	20	—	7	9	4
75 and over....	12	1	5	4	2

<sup>1</sup> Data include caseworkers with bachelor's degree only, with bachelor's degree and some graduate social work study, and with graduate-level courses but no bachelor's degree.

<sup>2</sup> Medians not computed for States with fewer than 50 caseworkers.

less easily measured than the others—that is, public attitudes towards the work public assistance employees are doing. But exploration of these several factors affords no easy explanation of the State differences. Possibly the effects of all are so intermeshed that the relationship of any one to salary levels is difficult to isolate.

Interstate differences in the educational background of public assistance workers cannot be used to explain State salary differences. A distribution of States by caseworkers' salaries and education is given in table 7. In 19 of the 24 States paying a median salary of \$2,400 or more, at least half the caseworkers had a bachelor's degree or better.<sup>6</sup> On the other hand, all but seven of the 20 States paying less than \$2,400 also had college graduates in half or more of their casework jobs, and one State, paying an average of less than \$2,000, had college-trained workers in 9 out of 10 jobs. Of the 12 States that had persons with a bachelor's degree in as many as 3 out of 4 jobs, six paid less than \$2,400 and six paid \$2,400 or more.

The relative fiscal ability of the State as reflected in per capita income also seems to have little controlling influence on State salary differences. States paying the larger salaries<sup>7</sup> for caseworkers were almost equally di-

<sup>6</sup> Data include caseworkers with bachelor's degree only, with bachelor's degree and some graduate social work study, and with graduate-level courses but no bachelor's degree.

<sup>7</sup> The average used here is the median of the State median salaries.

vided between those above the national average in income and those below. Similarly, the number of poorer States paying above-average salaries to caseworkers was almost as large as the number paying comparatively low salaries.

While differences in the educational background of the workers and the relative fiscal ability of the States seem to give little help in explaining interstate differences in salaries, general salary levels for public employment within States and public attitudes appear to have an important influence on what States pay their public assistance workers.

In an attempt to determine the relationship between salary levels paid to public assistance workers and to persons in other similar public jobs, comparisons have been made, State by State, between salaries paid directors and school principals and between amounts paid caseworkers and teachers. In both comparisons, the public assistance workers—who have less professional training, as a group, than public school employees—came out second; that is, principals generally made more than directors, and teachers were, on the whole, better paid than caseworkers. Principals received higher average salaries than heads of local public assistance offices in about three-fourths of the States with roughly comparable salary data for both groups. Teachers did better financially in about two-thirds of the States with comparable data.

Although public assistance workers did less well in salary, relatively, than the school principals and teachers, there is enough relationship between the salaries paid the two groups to indicate that the salary level for public workers within the State is one factor affecting the earnings of public assistance workers. Of 36 States with roughly comparable data for salaries of teachers and caseworkers, two-thirds had the same general salary level for both groups; one-third of the States paid above-average<sup>8</sup> salaries to both and another third paid below-average salaries.

It is difficult to measure the effect of public attitudes on salaries paid to

<sup>8</sup> The average used here is the median of the State mean salaries.

public assistance employees. That they probably are an important factor in most States is shown by the fact that, in 25 of 42 States, those paying below-average salaries made below-average assistance payments and less-than-average fiscal effort to support the public assistance programs, as measured by the percent of income used for assistance payments. Similarly, those with above-average salaries were also above average in size of assistance payments and fiscal effort.

Of the 21 States that paid above-average salaries to their public assistance caseworkers, 15 also made payments to their aged assistance recipients that were greater than the national average; 13 of these 15 States had to give more-than-average financial support to their public assistance programs in order to maintain them at those levels. On the other hand, 14 of the 21 States paying less-than-average salaries also gave assistance at levels below the national average; in 12 of these 14 States the financial support given to the public assistance programs was less than average (table 8). Among the 21 States paying the lower salaries, only seven made more-than-average effort to support the public assistance programs, whereas all but six of the States paying above-average salaries had to exert relatively large fiscal effort to finance the programs.

It would be risky, on the basis of this comparison, to classify any State as to its attitude toward public assistance and the workers who administer it, since factors not immediately evident may be affecting the State's position in the Nation as to salaries, effort, and average payments. Roughly speaking, however, the pattern indicates that States are motivated more by what they want to do about public assistance than by their relative fiscal capacity.

This is not to say that all States could do equally well if they wanted to. Especially in States with limited income, there undoubtedly is not enough money to administer all State functions at adequate or nearly adequate levels. These States have to weigh an increase in one program against its cost to other public services. Although the problem is greatest in the lowest-income States, such



choices must be faced in varying degrees in all States.

### Changes in Salaries, 1946-50

Public assistance salaries have increased recently, but the increases do not, on the whole, represent a tendency on the part of the public to put a higher premium on services rendered. Salaries paid to public assistance workers were higher in 1950 than in 1946,<sup>9</sup> but in general the increases did little more than keep up with the increase in the cost of living, which went up 27.7 percent between the 2 years. Salaries for field representatives were increased 27.9 percent, and those for caseworkers, 29.7 percent. Salaries of directors and supervisors went up 36.6 and 34.2 percent, respectively—some-what more than living costs.

The practice of paying low salaries to public assistance workers may be rooted in the history of social work employment in public agencies and in the fact that the development and acceptance of social work as a profession is fairly recent and still continuing. Large-scale employment of persons in social work positions in public agencies dates back only to the 1930's, when the Federal Emergency Relief Administration and the Work Projects Administration were organized. Under the FERA and WPA, because there were not enough trained recruits, a large number of untrained people—later trained on the job—had to be hired to administer the huge public relief and work programs. Perhaps in part because they were untrained, but certainly because all salaries were low in that depression period, the WPA and FERA employees in social work positions earned relatively low salaries. Social work thus moved into public employment at a low salary scale.

It seems probable, also, that the low salaries are an indication that the

<sup>9</sup> Vivian B. Norman and Dorothy R. Bucklin, op. cit., p. 32.

Table 8.—Median salaries of public assistance caseworkers, June 1950; average old-age assistance payments, June 1950; and State fiscal effort, calendar year 1950<sup>1</sup>

Item	Number	State
States with above-average salaries...	21	
Above-average OAA payments...	16	
Above-average fiscal effort...	13	Ariz., Calif., Kans., La., Maine, Mass., Mich., Minn., N. Y., Okla., Oreg., Utah, Wash.
Below-average fiscal effort...	2	N. J., Ohio
Below-average OAA payment...	6	
Above-average fiscal effort...	2	Fla., Wis.
Below-average fiscal effort...	4	D. C., Ill., Pa., Texas
States with below-average salaries...	21	
Above-average OAA payments...	7	
Above-average fiscal effort...	5	Colo., Conn., Mont., N. H., R. I.
Below-average fiscal effort...	2	Iowa, Nebr.
Below-average OAA payment...	14	
Above-average fiscal effort...	2	Ark., Mo.
Below-average fiscal effort...	12	Ala., Ga., Ind., Ky., Md., Miss., N. C., N. Mex., S. C., Tenn., Va., W. Va.

<sup>1</sup> Averages used are the median (\$2,418) of the State medians of salaries and the median of the State averages and percents, respectively, for average assistance payments and State fiscal effort (percent of income used for public assistance). Median salaries not computed for States with fewer than 50 caseworkers.

Per capita income data not available for Hawaii and Puerto Rico; Hawaii pays next to the highest average salary but makes a below-average payment to old-age assistance recipients; Puerto Rico pays the lowest average salary and makes a below-average payment to old-age assistance recipients.

public still does not entirely accept the fact that social work is a profession. This attitude, combined with the short supply of trained workers, probably accounts for the fact that in many States professional training in social work is not a prerequisite for employment in social work positions, except those obviously requiring special knowledge or skills.<sup>10</sup>

Each profession, as it has developed, has had to win public acceptance of the need for specialized training for the service provided. For centuries, for example, women nursed the sick in their families, but no special nursing techniques or skills, except those based on common sense and sympathetic interest, were recognized. With technical developments in medicine, the necessary nursing skills could be learned only through professional training, and nursing came to be ac-

<sup>10</sup> The position held, for example, by medical-social consultants; by training or field supervisors, who carry certain kinds of supervisory or educational responsibility; or by child welfare workers, who provide certain special services and who in many States must, under present requirements for newly hired workers, have at least 1 year of social work training.

cepted as a service to be provided by skilled practitioners. Similarly, the problems of the disadvantaged and the troubled were dealt with, until recently, only on the basis of common sense and sympathetic interest, and no other special skills for such work were recognized.

Social work is still a new profession—newer than all the others with which salary comparisons were made at the beginning of the article. It has been only within the last 50 years that special knowledge and skills have been delineated and taught in schools of social work. The profession is still in the process of formulating and gaining acceptance for agreed-upon standards for professional training and clearer identification of who is a "social worker." Higher compensation for social work services that are truly professional may come as (1) the social work profession develops a more universally accepted definition of the field; (2) commensurate professional standards are enforced; and (3) these standards are understood and supported by the public as necessary to protect the quality of the social services made available to the community.

# Railroad Retirement Act Amendments of 1951: Financial and Actuarial Aspects

by ROBERT J. MYERS\*

*The benefit provisions and legislative history of the 1951 amendments to the Railroad Retirement Act were summarized in the February Bulletin. In this issue the Chief Actuary of the Social Security Administration discusses the financial and actuarial implications of the amended law, with special emphasis on the provisions coordinating in some measure the railroad program with old-age and survivors insurance.*

THE 1951 amendments to the Railroad Retirement Act include provisions for transferring the wage records of short-term railroad workers to old-age and survivors insurance. Congress also provided for a financial interchange between that program and the railroad retirement program designed to place the old-age and survivors insurance trust fund in the same position it would have held if all railroad employment had always been covered by old-age and survivors insurance. The provisions for financial interchange are of special interest both to the persons administering the programs and to the general public, since they establish the first coordination of this type between public retirement programs.

The amendments (Public Law 234) were adopted in October 1951. They had been preceded by hearings in both Houses of Congress and went through a number of changes in the course of their legislative history.<sup>1</sup> One version of the bill would have made the financial interchange the subject of a joint study by the Social Security Administration and the Railroad Retirement Board to be submitted to Congress by 1956, but the law as enacted made it immediately effective. This timing had been strongly urged by both the Federal Security Agency and the Bureau of the Budget in their testimony before the congressional committees, and it was also agreed to by the

employee group sponsoring the bill.<sup>2</sup>

## Financial Interchange Provisions

According to the statement of the Railroad Retirement Board on H.R. 3669, the purpose of the financial interchange provisions in that bill is as follows:

It is an over-all adjustment to compensate the railroad-retirement system for the savings it affords to the social-security system from the separate existence of the former. The recoupment of these savings contributes to making it possible to increase benefits as provided in the bill without affecting the financial soundness of the railroad-retirement system. The bill, in substance, declares it to be the Congressional policy that the social-security system shall neither profit nor lose from the existence of the separate railroad-retirement system. Because the railroad-retirement system covers an older group and a group which is in other respects a higher-cost segment of the national working population, it has achieved savings to the social-security system by removing that higher cost segment from the coverage of that system. The bill utilizes these savings for increasing benefits under the railroad-retirement system without increasing the tax rates for the maintenance thereof.<sup>3</sup>

<sup>1</sup> See Report of the Senate Committee on Labor and Public Welfare on S.1347 (S. Rept. 890, 82d Cong., 1st sess.), Oct. 4, 1951, p. 14. As stated there, the wording in the section was drafted jointly by the Bureau of the Budget, the Federal Security Agency, and the Railway Labor Executives' Association.

<sup>2</sup> Report of the Committee on Interstate and Foreign Commerce on H.R. 3669 (H. Rept. 976, 82d Cong., 1st sess.), September 19, 1951, p. 63.

In the testimony of the Social Security Administration before the Senate subcommittee it was argued, on the other hand, that the separate existence of the railroad retirement system would not result in a saving to the old-age and survivors insurance program. On the question of whether the group covered by the railroad system is a higher-than-average-cost group, the Administration said:

While it is true that for this group there are certain elements making for higher costs, on the one hand, other factors are present which act in the opposite direction. "Higher cost" factors include an older age distribution and perhaps a lower average retirement age (because of the availability of larger benefits). On the other hand, "lower cost" factors include a higher wage level and a higher proportion of men (since women have superior mortality, lower average retirement age, and less regular employment, all of which increase costs and more than offset their lower cost due to having relatively less in supplementary and survivor benefits).<sup>4</sup>

The financial interchange provisions finally adopted are designed to provide for such continuing adjustments that, whatever the true situation proves to be, the general objective of placing and maintaining the old-age and survivors insurance trust fund in the same position it would have been if railroad service had always been covered by old-age and survivors insurance will be achieved.

## Cost Effects of Coordination Provisions

According to the testimony of the Railroad Retirement Board on S.1347, as introduced, the provisions of that bill would have resulted in an "initial debt" of \$700 million "owed" by the railroad retirement account to the old-age and survivors insurance trust fund. This amount would be more

<sup>4</sup> Senate Hearings, pp. 547 and 548.

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<sup>1</sup> See Robert J. Myers and Wilbur J. Cohen, "Railroad Retirement Act Amendments of 1951: Benefit Provisions and Legislative History," *Social Security Bulletin*, February 1951.



than offset by annual transfers in the future, based on the developing experience, from the trust fund to the railroad retirement account. It was estimated that the transfers would range generally from about \$10 million to \$60 million and average about \$34 million a year.<sup>5</sup>

On the basis of these estimates, the representative of the Railway Labor Executives' Association testified that, since the net effect was a flow of funds to the railroad retirement system, there would be no need to transfer the "initial debt."<sup>6</sup> Instead, equitable treatment would be accorded both systems if the railroad retirement program merely paid interest on this amount, with the interest payments being more than offset by the annual transfers for future developing experience. This is the procedure established in the final legislation.

The result of handling the financial interchange in this manner would, on the basis of Railroad Retirement Board estimates, be future annual transfers from old-age and survivors insurance to railroad retirement averaging about \$13 million for the bill as introduced.<sup>7</sup> Accordingly, under these estimates the old-age and survivors insurance system would not only have to transfer such amounts but would also under this bill have had the cost of granting wage credits for railroad service for employees having less than 10 years of such service.

Leaving the \$700 million "initial debt" in the railroad retirement account would result in the latter receiving 3-percent interest<sup>8</sup> on this amount but having to pay to the old-age and survivors insurance trust fund only about 2¼-percent interest,

<sup>5</sup> Senate Hearings, p. 238. The average figure is based on the level-cost calculations, which show a gross reimbursement to railroad retirement for future experience of 0.65 percent of a \$5.2 billion annual payroll (Senate Committee Report, table III, items D and III, p. 16).

<sup>6</sup> Ibid, p. 241.

<sup>7</sup> The average figure is based on the level-cost calculations, which show a net reimbursement to railroad retirement for future experience amounting to 0.25 percent of a \$5.2 billion annual payroll (Senate Committee Report, table III, item III, p. 16).

<sup>8</sup> The statutory minimum interest rate provided by the Railroad Retirement Act for investments of the railroad retirement account.

since that is the average interest rate of the trust fund currently. The railroad system would thus have a "net profit" (at the expense of the General Treasury) of \$5¼ million per year.

Estimates for S.1347, as introduced, were also presented in the testimony of the Social Security Administration. They agreed with the Railroad Retirement Board estimate in the amount of the "initial debt" but indicated that the flow of funds would at all times be from the railroad retirement account to the trust fund and would average about \$35 million a year on a net basis, assuming the "initial debt" would not be transferred.<sup>9</sup>

The provisions of the final legislation (notably the retention of the previous law's work clause applicable to retirement benefits) have an important effect on the financial interrelationships between the two systems. The Railroad Retirement Board estimate for the introduced bill (a net annual transfer from the old-age and survivors insurance trust fund averaging \$13 million, or 0.25 percent of railroad payroll) is reduced considerably and in fact reversed for the law as enacted (a net annual transfer to the trust fund averaging about \$1.5 million, or 0.03 percent of payroll).<sup>10</sup> Correspondingly, an estimate prepared on the assumptions used in the Social Security Administration testimony would show a much larger average transfer to the trust fund, probably somewhere in the neighborhood of \$45-50 million per year.

The two sets of estimates agree on the cost to old-age and survivors insurance of including the short-service railroad employees under that program rather than under the railroad program. Where the difference arises is in the estimates of whether the separate existence of the railroad retirement system does or does not result in a saving to the old-age and survivors insurance system. According to the Railroad Retirement Board estimate, this saving amounts to 0.82

<sup>9</sup> Senate Hearings, pp. 541-563 (especially pp. 551-553). Also see Senate Committee Report, p. 16, which indicates how the average figure was derived (net reimbursement to old-age and survivors insurance for future experience of 0.69 percent of a \$5.2 billion annual payroll).

<sup>10</sup> Senate Committee Report, table I, item F minus item E of column 1, p. 11.

percent of railroad payroll. According to the Social Security Administration figures (which use the Railroad Retirement Board estimate of the cost for short-service employees), the separate existence of the railroad retirement system increases costs for the old-age and survivors insurance system by 0.12 percent of railroad payroll or about 0.005 percent of the covered payroll under old-age and survivors insurance.<sup>11</sup>

The figures given earlier reflect the combined effect of the financial interchange provisions and transferring the short-service railroad employees to the old-age and survivors insurance system. It would have been possible for Congress to have enacted only one of these two provisions. The independent effect on the old-age and survivors insurance system of the financial interchange provisions as they related to the introduced version of S.1347, modified for a \$300 monthly wage base, is indicated in the following tabulation:

Item	Percent of railroad payroll	
	Railroad Retirement Board estimate	Social Security Administration estimate
Transfer from old-age and survivors insurance trust fund to railroad retirement account.....	.25	-.69
Cost to old-age and survivors insurance for short-service employees <sup>1</sup> .....	.57	.57
Savings to old-age and survivors insurance because of separate existence of railroad system.....	.82	-.12

<sup>1</sup> Cost of paying additional benefits on basis of wage credits given for railroad service.

Source: Senate Committee Report, table III, item III, and table IV, footnote 4, pp. 16 and 17.

As was indicated above, since the legislation provides for continuing transfers between the two systems, future experience will definitely indicate whether the "savings to the old-

<sup>11</sup> The Senate Committee Report (p. 16) states that the Social Security Administration testimony "denies the existence of any savings to the social security system from the separate existence of the railroad retirement system" but that "this denial is not supported" by the figures. As indicated here, however, the Social Security Administration estimate shows the existence of a small "loss" to the old-age and survivors insurance system.

age and survivors insurance system because of the separate existence of the railroad retirement system" are positive or negative.

### **Operation of Interchange Provisions**

Although the over-all objective of the financial interchange provisions is simple, the provisions themselves are somewhat complicated. They are summarized in the box on page 18.

A specific numerical example will help to clarify the manner in which the adjustment might work out under the provisions of section 5(k) (2). It is emphasized that the figures used are purely hypothetical and are not estimates of what the situation may be. Thus, many of the assumptions are made merely to show how different situations would be handled rather than to indicate how events will develop. First, assume that the interest rate, as calculated under subparagraph (D),<sup>12</sup> is 2¼ percent for the fiscal year ended June 30, 1953 (determined as of May 31), and 2½ percent, 2½ percent, and 2½ percent, respectively, for each of the three succeeding fiscal years. Assume further that all events take place at the latest time permitted. The following events, listed in their chronological order, would then occur.

**Event 1.**—On January 1, 1954, in accordance with subparagraph (A), it is determined that as of June 30, 1952, the amount in the old-age and survivors insurance trust fund would have been \$17,100 million if railroad service had always been covered, as against an actual trust fund of \$16,400 million, so that the "initial debt" is \$700 million.

Determining the size that the trust fund would have been if railroad service had always been covered under old-age and survivors insurance is a relatively simple matter and may be done quite precisely, since the determination depends on past experience and does not involve prediction or projection into the future. The additional taxes from railroad employment for each year back through 1937

<sup>12</sup> The computation is similar to that used in determining the interest rate for new investments for the old-age and survivors insurance trust fund.

are readily calculable, since the railroad payrolls are known and the pertinent old-age and survivors insurance tax rates can be applied against them (after proper allowance for the \$3,000 maximum annual taxable wage during 1937-50 and \$3,600 thereafter). The amount of additional benefit payments that would have been made each year can also be readily calculated from proper samples, although this procedure is somewhat more complicated. Then the additional administrative expenses can be approximated from the actual administrative expenses of both agencies.

Finally, these additional tax receipts, benefit payments, and administrative expenses can be added to the actual figures, plus interest at the actual rate earned on the trust fund each year in the past so as to yield the resulting hypothetical accumulated trust fund.

**Event 2.**—On January 1, 1954, in accordance with subparagraph (B), the interest is determined for the fiscal year 1953 (at a rate of 2¼ percent) on the amount of the "initial debt" determined in Event 1. This amount (\$15¼ million) is immediately transferred to the trust fund from the railroad retirement account. Since the interest was due June 30, 1953, payment was 6 months late and the trust fund has lost about \$150,000, but the loss will be made up by the yearly determination of "the position of the Trust Fund." Moreover, in future years, the interest on the "initial debt" is to be paid promptly when due according to the provisions of the law.

**Event 3.**—On June 15, 1954, in accordance with subparagraph (C), it is determined that as of June 30, 1953, the holdings of the trust fund would have been \$19,625 million if railroad service had always been covered, as against an "actual" trust fund of \$19,600 million, made up of \$18,900 million of assets in the fund (including the interest received January 1, 1954, under Event 2) and the \$700 million "initial debt" under Event 1. Accordingly, there is a "current deficit" in the trust fund amounting to \$25 million.

**Event 4.**—On June 25, 1954, in accordance with subparagraph (C), the \$25 million of "current deficit" as of the end of the fiscal year 1953, determined under Event 3, is transferred from the railroad retirement account to the trust fund. With this amount is transferred about \$550,000 in interest thereon (at the rate of 2¼ percent, applicable to the fiscal year 1953) for the 11 months and 25 days following the end of the fiscal year 1953.

**Event 5.**—On June 30, 1954, in accordance with subparagraph (B), interest (at the rate of 2½ percent) is determined for the fiscal year 1954 on the "initial debt" of \$700 million, determined in Event 1. This interest amounts to \$16.6 million and is immediately transferred from the railroad retirement account to the trust fund.

**Event 6.**—On June 15, 1955, in accordance with subparagraph (C), it is determined that as of June 30, 1954, the trust fund would have been \$22,750 million if railroad service had always been covered as against an "actual" trust fund of \$22,800 million, made up of \$22,100 million of assets in the trust fund (including receipts under Events 2, 4, and 5) and \$700 million of "initial debt." Accordingly, there is a "current surplus" of \$50 million in the trust fund. This amount due the railroad retirement account can be handled in either of two ways—by paying it to the railroad retirement account within 10 days along with accumulated interest (the reverse of Event 4), or by offsetting it against the "initial debt" determined in Event 1. If the latter procedure is followed, as presumably it will be, the \$50 million is offset as of July 1, 1954, against the "initial debt."

**Event 7.**—On June 30, 1955, in accordance with subparagraph (B), interest (at the rate of 2½ percent) is determined for the fiscal year 1955 on the "initial debt" of \$700 million, determined in Event 1, minus the \$50 million offset under Event 6. This interest amounts to \$16¼ million and is immediately transferred from the railroad retirement account to the



trust fund. It will be noted that the procedure in Event 6—making the offset effective at the beginning of the fiscal year 1955—yields the proper result for interest determination. The \$50 million "current surplus" is determined as of June 30, 1954, and, accordingly, is offset against the "initial debt" at that time. Interest for the fiscal year 1955, accordingly, is only on the difference between these two items.

**Event 8.**—On June 15, 1956, in accordance with subparagraph (C), it is determined that as of June 30, 1955, the trust fund would have been \$27,290 million if railroad service had always been covered. The "actual" trust fund is, however, \$27,250 million, made up of \$26,600 million of assets (including receipts under Events 2, 4, 5, and 7) and \$650 million that represents the difference between the "initial debt," determined in Event 1, and the offset made in Event 6. Accordingly, there is a "current deficit" of \$40 million in the trust fund.

**Event 9.**—On June 25, 1956, in accordance with subparagraph (C), the \$40 million of "current deficit" as of the end of the fiscal year 1955, determined under Event 8, is transferred from the railroad retirement account to the trust fund. To this amount is added almost \$1 million in interest (at the rate of 2½ percent, applicable to the fiscal year 1955) for the 11 months and 25 days following the end of the fiscal year 1955.

**Event 10.**—On June 30, 1956, in accordance with subparagraph (B), interest (at the rate of 2½ percent) is determined for the fiscal year 1956 on the "initial debt" of \$700 million, determined in Event 1, minus the \$50 million offset under Event 6. This interest amounts to about \$17.1 million and is immediately transferred from the railroad retirement account to the trust fund.

### Actuarial Cost Estimates

The actuarial staff of the Railroad Retirement Board presented a number of cost estimates for the various bills introduced and the changes made as legislative action developed. Most of these cost estimates were on the basis

of a single figure representing the net level premium required to support the benefits in perpetuity, taking into account interest at the rate of 3 percent.<sup>13</sup>

The resulting level premium costs can be compared with what is, in effect, the level contribution rate for the system—that is, 12½ percent of payroll, which is the combined employer-employee rate effective for all years after 1951 (the 1951 rate was 12 percent).

The estimated level premium costs under the old law, the various bills considered, and the final legislation are shown below.

Plan	Cost as percent of payroll
Old law .....	12.60
H.R. 3669 (and S.1347)	
as introduced .....	13.90
H.R. 3755 (and S.1353)	
as introduced .....	15.70
H.R. 3755 (and S. 1353) as revised ..	14.40
H.R. 4641 .....	13.49
H.R. 3669 as reported to House ..	14.71
H.R. 3669 as passed by House ....	16.40
H.R. 3669 (and S.1347) as passed	
by Senate .....	14.08
New law .....	14.43

<sup>13</sup>Estimates developed for this article on basis of official figures of the Railroad Retirement Board, modified for consistent payroll base and approximate benefit provisions.

The cost figures are all on a comparable basis as to the total equivalent level annual payroll assumed—\$4.9 billion when the maximum taxable and creditable wage is \$300 a month, \$5.3 billion for a \$350 wage base, and \$5.5 billion for a \$400 wage base.

<sup>14</sup>The use of a single cost figure here and in the succeeding discussion does not mean that the actuarial estimates can be made so precisely. The Railroad Retirement Board has always recognized this fact in its presentation of a single cost figure—for instance, in its Fourth Actuarial Valuation, which states: "It should, however, be realized that it is virtually impossible with respect to a system of this size in which there is great variability in basic factors to develop a precise cost figure. At best, the level rate . . . can be looked upon as the most probable point in a range within which the true costs of the system lie." (*Annual Report of the Railroad Retirement Board for Fiscal Year 1949*, p. 175.) This same general conclusion was stated in the Second Actuarial Valuation: "No precise figure can be set down as to the exact cost of the benefits provided under the Railroad Retirement Act." (*Annual Report of the Railroad Retirement Board for Fiscal Year 1943*, p. 119.)

According to these figures, the old law was almost exactly in financial balance, since its cost was virtually the same as the future contribution rate. H.R. 3669, as introduced, had a cost estimated to be about 1½ percent of payroll in excess of the contribution rate. The substantial benefit increases provided were partly offset by savings resulting from the higher wage base of \$400, the applicability of the old-age and survivors insurance work clause, the financial interchange provisions with old-age and survivors insurance, and the elimination of benefits for short-service railroad employees.

H.R. 3755, as introduced, had a cost estimated at more than 3 percent of payroll higher than the contribution rate because the substantial benefit increases were not offset by any savings. For similar reasons, the revision of this bill would still have cost almost 2 percent in excess of the contribution rate.

H.R. 4641 was estimated to cost only about 1 percent of payroll in excess of the contribution rate, in part because of the smaller benefit increases provided for retired workers and in part because of the savings due to the introduction of the old-age and survivors insurance work clause.

H.R. 3669, as reported to the House, had an estimated cost fairly close to that of the revised H.R. 3755, which it closely paralleled except for providing an increase in survivor benefits. As passed by the House, however, H.R. 3669 had the highest cost of any of the bills—almost 4 percent of payroll in excess of the contribution rate. This substantial difference resulted from the introduction of spouse's annuities and the incorporation of the "old-age and survivors insurance minimum guarantee" benefit provision.<sup>14</sup>

S. 1347, as passed by the Senate, had an estimated cost of about 1½ percent of payroll in excess of the contribution rate, or roughly the same as the original version of the bill, since the changes raising the cost (lowering the wage base, eliminating the old-age and survivors insurance work clause, and increasing slightly the retirement annuities) offset those de-

<sup>15</sup>See the *Bulletin*, February 1952, pp. 7-11.

## Financial Interchange With Old-Age and Survivors Insurance

### PROVISIONS OF RAILROAD RETIREMENT ACT FOR FINANCIAL INTERCHANGE WITH OLD-AGE AND SURVIVORS INSURANCE SYSTEM:

Section 5. (k) (2) (A) The Board and the Federal Security Administrator shall determine, no later than January 1, 1954, the amount which would place the Federal Old-Age and Survivors Insurance Trust Fund (hereafter termed "Trust Fund") in the same position in which it would have been at the close of the fiscal year ending June 30, 1952, if service as an employee after December 31, 1936, had been included in the term "employment" as defined in the Social Security Act and in the Federal Insurance Contributions Act.

(B) On January 1, 1954, for the fiscal year ending June 30, 1953, and at the close of each fiscal year beginning with the fiscal year ending June 30, 1954 . . . the Board shall certify . . . for transfer . . . to the Trust Fund, interest for such fiscal year at the rate specified in subparagraph (D) on the amount determined under subparagraph (A) less the sum of all offsets made under subparagraph (C).

(C) At the close of the fiscal year ending June 30, 1953, and each fiscal year thereafter, the Board and the Federal Security Administrator shall determine the amount, if any, which if added to or subtracted from the Trust Fund would place such Trust Fund in the same position in which it would have been if service as an employee after December 31, 1936, had been included in the term "employment" as defined in the Social Security Act and in the Federal Insurance Contributions Act. . . .

(D) For the purposes of subparagraphs (B) and (C), for any fiscal year, the rate of interest to be used shall be equal to the average rate of interest, computed as of May 31 preceding the close of such fiscal year, borne by all interest-bearing obligations of the United States then forming a part of the public debt; except that where such average rate is not a multiple of one-eighth of 1 per centum, the rate of interest shall be the multiple of one-eighth of 1 per centum next lower than such average rate.

creasing the cost (reducing, on the whole, the amounts of the survivor and dependent's benefits).

The cost of the legislation finally enacted is estimated at almost 2 percent of payroll in excess of the contribution rate. The cost was increased somewhat over that of the bill passed by the Senate because the former wage base of \$300 a month was retained as contrasted with the \$350 base provided in the Senate version.

The lack of balance between the cost and the contribution rates indicated above undoubtedly was one of the important reasons for the adoption of Senate Concurrent Resolution 51, which calls for a congressional study of the railroad retirement system, including its relationship with

old-age and survivors insurance. During the hearings, many witnesses testified that a margin of 1 percent of payroll between cost and contribution rate was reasonable and could readily be acceptable; their argument was based on the consistent overstatement of costs in the past. This overstatement had occurred primarily because of the steadily rising wage level during the past decade. As wages rise, the cost of the system, like the cost of old-age and survivors insurance, is decreased when measured as a percentage of payroll because of the weighted benefit formula, under which workers with low wages receive benefits that are proportionately higher than those with higher wages. Raising the maximum wage base reduces

the cost of the system for this same reason.

The distribution of the estimated level premium cost of 14.43 percent of payroll under the final legislation, by the various categories of benefits and other cost items, is indicated below.

Item	Cost as percent of payroll
Net level premium cost.....	14.43
Retirement benefits.....	12.00
Age annuities and pensions <sup>1</sup> .....	7.74
Disability annuities payable before age 65.....	1.71
Disability annuities payable after age 65.....	1.52
Spouse's annuities.....	1.03
Survivor benefits.....	3.28
Aged widow's annuities.....	2.16
Widowed mother's annuities.....	.15
Child's annuities.....	.24
Lump-sum death payments.....	.19
Residual death payments.....	.54
Other costs and credits:	
Allowance for minimum and maximum provisions.....	.28
Administrative expenses.....	.14
Net financial interchange with old-age and survivors insurance <sup>2</sup> .....	.03
Funds on hand.....	-1.30

<sup>1</sup> Pensions are those taken over from former railroad pension plans in 1937.

<sup>2</sup> Includes the relatively small amount of widower's and parent's annuities.

<sup>3</sup> Represents net balance of credits to old-age and survivors insurance trust fund of taxes (both past and future) at old-age and survivors insurance rates based on all railroad employment (level cost of 6.00 percent) over credit from trust fund on account of additional benefits that would have been payable under old-age and survivors insurance with respect to employees with at least 10 years of railroad service (level cost of 5.97 percent).

<sup>4</sup> Credit item to help meet the benefit and administrative costs; relates interest at a rate of 3 percent on the present account to the \$4.9 billion annual payroll.

Source: Senate Committee Report, table I, p. 11.

By far the greatest part of the cost is for retirement benefits for persons aged 65 and over—that is, for age annuities (most of which are payable to those over age 65) and for disability annuities payable after age 65. As a result of the financial interchange provisions, there is a small cost to the railroad retirement system for net transfers to the old-age and survivors insurance trust fund, amounting to 0.03 percent of railroad payroll.

On the whole, these provisions, along with that transferring short-service employees to the old-age and survivors insurance system, have financial advantages for the railroad retirement program. Although the estimate indicates a small transfer of funds from the railroad retirement system, it does not indicate specifically the savings due to the removal of the short-service employees, which is taken into account in the estimated



cost of the various benefits. According to this estimate the railroad retirement system might have a relatively small amount to transfer to the old-age and survivors insurance system, but the amount is far more than offset by the employer and employee contributions with respect to the short-service employees that the railroad retirement system, in effect, collects and retains. No benefits other than the residual death payment, which in virtually all cases will either not be due or not be claimed because of the survivor's lack of knowledge, can be payable by the railroad retirement system with respect to the wage records on which these contributions are based.

Year-by-year projections of the estimated operation of the railroad retirement program were presented during the hearings only for the old law and for H.R. 3669 as introduced.<sup>15</sup> Under the old law the benefit disbursements for the calendar year 1952 were estimated at \$357 million, which represents 55 percent of the estimated contribution income of \$649 million. Under H.R. 3669, as introduced, the estimated benefit disbursements for 1952 were \$460 million, or 62 percent of the estimated contribution income of \$739 million (an increase from the contribution income under the previous law because of the higher maximum taxable wage base). For the

legislation enacted, a comparable estimate of the benefit disbursements for 1952 is \$462 million,<sup>16</sup> or 71 percent of the estimated contribution income of \$649 million (same as the contribution income under the old law because of no change in the tax-rate schedule and wage base). Benefit disbursements under the new law in 1952 will be about \$105 million higher than under the earlier provisions, an increase of almost one-third, and will represent about 9 percent of covered payrolls.

### *Administrative Workloads*

The Bureau of Old-Age and Survivors Insurance of the Social Security Administration will have a large amount of additional administrative work as a result of the new railroad retirement legislation, primarily because of the transfer of the short-service cases and the provisions restricting duplication of benefits under the two programs.

New claims arising from the transfer of wage credits for workers who die or retire with less than 10 years of railroad service will average about 16,000 a year in the immediate future. In order that the Railroad Retirement Board may adjust its retirement benefits for those who are also receiving

<sup>16</sup> Estimate made by the Railroad Retirement Board. Later estimates of the payments in 1952 are slightly lower—\$340 million under the old law and \$440 million under the present law.

old-age and survivors insurance benefits, the Bureau must process immediately a backlog of about 32,000 cases, while the future workload will vary between 10,000 and 15,000 cases each year.

Further, old-age and survivors insurance benefits will have to be recalculated for individuals currently on the rolls who have had some railroad earnings since 1936. Any increases will, on the whole, be relatively small, so that this work has been budgeted for 1953, when the recalculations will be made and adjusted payments made retroactively to November 1, 1951. It is estimated that 60,000 old-age insurance beneficiaries will be affected. Dependent's benefits will also be involved in about one-third of the cases.

The additional administrative work for the Social Security Administration described above will, in the long run, be reimbursed by the railroad retirement system through the operation of the financial interchange provisions. Any such extra expenses will, as is the case for all administrative costs, be paid out of the old-age and survivors insurance trust fund, which will be decreased thereby. Accordingly, the difference between the "actual" fund and the fund that would have been accumulated if railroad service had always been covered under old-age and survivors insurance will be increased, and the transfer from the railroad retirement account will be that much larger.

## *Notes and Brief Reports*

### **Proposed Budget for Social Security and Related Programs, 1952-53**

The Budget submitted by President Truman for the fiscal year 1952-53 includes budgetary expenditures estimated at \$85.4 billion and budget receipts, under present tax laws, estimated at \$71.0 billion. The expenditures are the largest proposed for any year since World War II. In referring to the size of the Budget, President Truman expressed his hope that budget expenditures can be reduced after the fiscal year 1953-54 when "we should have completed most

of our currently planned military expansion."

More than 75 percent of the total expenditures included in the Budget are for major national security programs and related programs, such as economic stabilization. Expenditures for all other Government programs will be nearly \$1 billion less than the total anticipated for the current fiscal year. For some programs the amounts would be reduced, but for others the present level would be held or raised.

The Budget message cites the gains made in social insurance as a result of the 1950 amendments to the Social Security Act and goes on to recom-

mend an additional increase in old-age and survivors insurance benefits. Because of the rising wage level, it is pointed out, the receipts of the old-age and survivors insurance system are greater than needed to meet the costs of the present scale of benefits. The average old-age benefit could be raised by about \$5 a month, which would bring the average amount paid to a retired worker to \$47, without necessitating any increase in the present schedule of contribution rates. The presentation of the old-age and survivors insurance trust fund operations includes an estimate of an additional \$225 million expenditure for this purpose in 1952-53. The President also recommended that coverage be further extended to include "mem-

**Table 1.—Summary of estimated expenditures for social security and related programs under present and proposed legislation, fiscal year 1952-53<sup>1</sup>**

[In millions]

Source of funds	Expenditures		
	Total	Present legislation	Proposed legislation
Total.....	\$6,904	\$6,579	\$325
General funds.....	2,865	2,765	100
Trust funds, total.....	4,039	3,814	225
Old-age and survivors insurance trust fund.....	2,562	2,337	225
Unemployment trust fund.....	707	707	-----
Railroad retirement account.....	447	447	-----
Federal employees' retirement funds.....	322	322	-----

<sup>1</sup> Includes placement and unemployment insurance activities of the Department of Labor and the Railroad Retirement Board, classified under "labor" in the Budget.

Source: The Budget of the United States Government for the Fiscal Year Ending June 30, 1953.

bers of the Armed Forces, public employees, farmers, farm and household workers not regularly employed by a single employer, and other employed groups not covered by a publicly sponsored insurance system"; that the existing limitation on taxable earnings (\$3,600 a year) "be brought up to date"; and that provision be made for permanent and total disability protection.

Upward adjustments in monthly assistance payments are justified, President Truman stated, in view of increases in the cost of living. To this end, the Budget includes \$100 million for proposed legislation providing additional help to the States, on a matching basis, to achieve more adequate assistance levels.

In addition, the President recommended that legislation be enacted to provide aid for medical education and local public health units and urged that Congress give consideration to his recommendations of April 6, 1950, for improvements in the Federal-State system of unemployment insurance.

### Expenditures

Total expenditures for social security and related programs in 1952-53 from both general funds and trust accounts are estimated at \$6,904 million (table 1), of which \$2,865 million would be from general funds and

\$4,039 million from trust accounts. Most of the total will be spent for programs under existing legislation; \$325 million is for the proposed legislation increasing old-age and survivors insurance benefits and the

amount of Federal aid for public assistance payments. No amounts are included in the Budget, however, for the other recommended changes in social security and related programs. Estimated expenditures for public

**Table 2.—Expenditures and recommended new obligational authority, excluding trust accounts, for social security and related programs, fiscal years 1950-51, 1951-52, and 1952-53**

[In millions]

Program or agency	Expenditures			Recommended new obligational authority for 1953
	Actual, 1950-51	Estimated		
		1951-52	1952-53	
Total, including proposed legislation.....	\$2,569	\$2,879	\$2,865	\$2,793
Total, excluding proposed legislation.....	2,569	2,879	2,765	2,693
Placement and unemployment insurance administration:				
Department of Labor.....	183	189	192	204
Railroad Retirement Board.....	6	10	11	11
Retirement and dependents' insurance:				
Railroad Retirement Board.....	608	773	723	723
Other.....	7	7	3	3
Public assistance:				
Federal Security Agency:				
Present program.....	1,187	1,182	1,142	1,142
Proposed legislation.....			100	100
Aid to special groups:				
Vocational rehabilitation (Federal Security Agency).....	17	22	24	24
School lunch (Department of Agriculture).....	83	84	83	83
Indian welfare and other (Department of Interior and other)...	37	45	61	63
Accident compensation (Department of Labor).....	27	37	37	37
Promotion of public health (Federal Security Agency and other)...	305	382	341	268
Crime control and correction (Department of Justice and other)...	109	133	133	135
Defense community facilities and services (Federal Security Agency).....		15	15	

Source: The Budget . . . for the Fiscal Year Ending June 30, 1953.

**Table 3.—Social security and related trust fund operations, fiscal years 1950-51, 1951-52, and 1952-53**

[In millions]

Fund and item	Actual, 1950-51	Estimated	
		1951-52	1952-53
Old-age and survivors insurance trust fund:			
Receipts:			
Appropriations (equal to Federal insurance contributions).....	\$3,120	\$3,850	\$4,000
Interest and other.....	291	342	407
Expenditures (benefits and administrative expenses):			
Present program.....	-1,568	-2,059	-2,337
Proposed legislation.....	-----	-----	-225
Net accumulation.....	1,842	2,133	1,875
Total assets as of June 30.....	14,725	16,558	18,733
Unemployment trust fund:			
Receipts:			
Deposits by States and railroad unemployment taxes.....	1,378	1,319	1,351
Interest.....	164	182	208
Expenditures (State and railroad withdrawals for benefits).....	-806	-856	-707
Net accumulation.....	644	645	852
Total assets as of June 30.....	8,068	8,713	9,565
Railroad retirement account:			
Receipts:			
Transfers from Budget accounts.....	608	773	723
Interest.....	70	79	90
Expenditures (benefits, salaries, and expenses).....	-321	-397	-447
Net accumulation.....	357	455	366
Total assets as of June 30.....	2,445	2,900	3,266
Federal employees' retirement funds:			
Receipts:			
Employee contributions.....	378	415	413
Transfer from Budget accounts and other.....	305	310	465
Interest.....	165	189	216
Expenditures (annuities, refunds, and expenses).....	-270	-300	-322
Net accumulation.....	578	614	772
Total assets as of June 30.....	4,418	5,032	5,804

Source: The Budget . . . for the Fiscal Year Ending June 30, 1953.



assistance in 1952-53 constitute more than 43 percent of the \$2,865 million to be spent from general funds for all social security and related purposes (table 2). Caseloads for old-age assistance and aid to dependent children, and the Federal grants for these programs, have recently been declining, largely because of high employment and the strengthened old-age and survivors insurance program. The proposed increase of \$100 million in Federal aid for public assistance would, however, make total grants larger in 1952-53 than in the present fiscal year.

One-fourth of the estimated total is accounted for by transfers of payroll taxes, collected from railroad workers and employers, to the railroad retirement trust account.

The remainder is for administration of the placement and unemployment insurance services, aid to special groups—which includes the school lunch program and vocational rehabilitation—accident compensation, crime control and correction, defense community facilities and services, and public health. The decline in the amount proposed for public health in 1952-53 results from the curtailment of outlays for hospital construction, reflecting the Administration's policy of holding new construction to a minimum.

Recommended grants to State and local governments, including those called for under proposed public as-

**Table 4.—Social insurance contributions and taxes collected, fiscal years 1950-51, 1951-52, and 1952-53**

(In millions)

Program	Actual, 1950-51	Estimated	
		1951-52	1952-53
Total.....	\$5,679	\$6,569	\$6,740
Employment taxes.....	5,303	6,187	6,330
Federal Insurance Contributions Act.....	3,120	3,850	4,030
Federal Unemployment Tax Act.....	234	257	269
Carriers Taxing Act.....	578	740	690
Railroad Unemployment Insurance Act.....	10	10	11
Deposits by States <sup>1</sup> .....	1,363	1,300	1,330
Federal employees retirement acts, employee contributions.....	375	412	410

<sup>1</sup> State payroll tax collections for unemployment insurance deposited in the Federal unemployment trust fund.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1953.*

**Table 5.—Appropriations, transfers, and expenditures, Social Security Administration, for grants to States and administrative expenses, fiscal years 1950-51, 1951-52, and 1952-53**

(In thousands)

Bureau and item	Appropriations and transfers			Expenditures <sup>1</sup>		
	Actual, 1950-51	Enacted or proposed, 1951-52	Recom- mended, 1952-53	Actual, 1950-51	Estimated	
					1951-52	1952-53
Total, Social Security Administration:						
Including proposed legislation.....	\$1,392,432	\$1,273,544	\$1,360,629	\$1,291,445	\$1,304,436	\$1,364,196
Excluding proposed legislation.....	1,392,432	1,273,544	1,260,629	1,291,445	1,304,436	1,264,196
Grants to States, total:						
Including proposed legislation.....	1,310,250	1,181,500	1,270,000	1,213,822	1,212,371	1,273,111
Excluding proposed legislation.....	1,310,250	1,181,500	1,170,000	1,213,822	1,212,371	1,173,111
Salaries and expenses.....	78,488	88,310	90,629	73,929	88,331	91,087
Other <sup>2</sup> .....	3,694	3,734	—	3,694	3,734	—
Bureau of Old-Age and Survivors Insurance:						
Salaries and expenses.....	\$ 56,988	\$ 60,270	\$ 62,100	52,571	60,351	62,573
Reimbursement to general fund for administrative expenses.....	17,538	23,740	24,000	17,538	23,740	24,000
Reimbursement for benefits payable to survivors of certain World War II veterans.....	3,694	3,734	—	3,694	3,734	—
Bureau of Public Assistance:						
Grants to States.....	1,280,000	1,150,000	1,140,000	1,185,764	1,179,928	1,140,000
Proposed legislation, grants to States.....	—	—	100,000	—	—	100,000
Salaries and expenses.....	1,463	1,668	1,649	1,404	1,622	1,657
Children's Bureau:						
Grants to States.....	30,250	31,500	30,000	28,058	32,443	33,111
Salaries and expenses.....	1,500	1,595	1,587	1,442	1,864	1,586
Bureau of Federal Credit Unions, salaries and expenses.....	761	822	1,078	737	838	1,058
Office of the Commissioner, salaries and expenses.....	223	215	215	211	214	213
Miscellaneous.....	15	—	—	26	1	—

<sup>1</sup> Includes a proposed supplemental amount to meet cost of salary increases in the Bureau of Old-Age and Survivors Insurance in 1952.

<sup>2</sup> Reimbursement to old-age and survivors insurance trust fund for expenses incurred in paying benefits to survivors of certain World War II veterans.

<sup>3</sup> Represents maximum amount for salaries and expenses payable from the old-age and survivors insurance trust fund.

<sup>4</sup> Expenditures; appropriation amounts not separately available.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1953.*

sistance legislation and that part of hospital construction grants going to private nonprofit institutions, total \$1,742 million and make up more than 60 percent of estimated budgetary expenditures for social security and related programs in 1951-52. Grants for these purposes constitute 58 percent of all present and proposed grants to State and local governments, as defined in the Budget, for the fiscal year 1952-53.

### Trust Fund Operations

Both the receipts and expenditures of the old-age and survivors insurance trust fund are expected to continue to rise in 1952-53 (table 3). The net accumulation of the fund, after allowance for the proposed increase in benefit payments, is expected to be \$1,875 million. The balance on June 30, 1953, is estimated at \$18,733 million, as compared with \$16,858 million at the close of the current fiscal year.

The tax receipts of the unemployment trust fund are expected to be

lower in the fiscal years 1951-52 and 1952-53 than in 1950-51 because firms that have had low unemployment will pay lower taxes. Despite increased unemployment in certain areas, the level of unemployment and of benefit expenditures is also expected to be lower in both years than it was in 1950-51. The net accumulation of the fund during 1952-53 is expected to be \$852 million as compared with \$645 million during the year ended June 30, 1952; total assets on June 30, 1953, are estimated at \$9,565 million.

The balances of the railroad retirement account and the Federal employee's retirement funds are expected to increase during 1952-53 and to total an estimated \$3,266 million and \$5,804 million, respectively, on June 30, 1953. It is estimated that the combined balances in all the trust funds for social security and related purposes will total more than \$33 billion by the end of the current fiscal year and about \$37 billion by June 30, 1953.

Social insurance tax collections con-

tinue to occupy an important place in our total fiscal picture. These collections, including State deposits in the unemployment trust fund of \$1,330 million, are estimated at \$6,740 million for the fiscal year 1952-53 (table 4).

### Budget for Social Security Administration

Excluding proposed legislation, total appropriations and transfers for the Social Security Administration will be slightly less in 1952-53 than in the current fiscal year. Including proposed legislation, however, the total will be somewhat higher—\$1,361 million as compared with \$1,274 million. Of the 1952-53 total, 93 percent is for grants to States, including the proposed increase in public assistance grants.

The amount recommended for salaries and expenses in 1952-53 is slightly higher than the amount for the current fiscal year. Total recommended budget appropriations for the Social Security Administration for 1952-53 are \$1,275 million, or only 1.5 percent of recommended new obligational authority for the year.

Total budgetary expenditures of the Social Security Administration are estimated at \$1,278 million in 1952-53. With the anticipated administrative outlays of \$87 million from the old-age and survivors insurance trust fund and benefit payments of \$2,250 million, total expenditures would be \$3,614 million.

### Public Assistance Recipients Newly Eligible for OASI Benefits

Certain changes in the old-age and survivors insurance program made by the 1950 amendments to the Social Security Act increased the amount of benefits payable to current beneficiaries; others immediately qualified for benefits many persons who had formerly been ineligible.<sup>1</sup> Some of the latter group had been receiving public assistance at the time the amendments were enacted. For these recipients, the new insurance benefits

usually resulted in a reduction in the amount of assistance received and were sufficient in some instances to eliminate the need for assistance entirely.

From September 1950 through September 1951, data were collected each month on the number of assistance recipients on the rolls in September 1950 who received new insurance benefits, the action taken with respect to the public assistance payment as a result, the amount of the insurance benefits, and the amount by which assistance payments were reduced.<sup>2</sup> The totals represent the cumulative effect of the monthly changes that occurred during the first 13 months that the new provisions were effective. Only one payment adjustment or other action for each assistance recipient is included, and the totals are the closest approximation that can be made of the effect that the liberalized insured-status provisions have had on assistance payments to persons receiving assistance at the time the new provisions became effective.

The effect of the newly awarded benefits on the public assistance rolls was slower for several reasons than the effect of the increase in benefits paid to current beneficiaries. Assistance agencies were generally aware of the benefits being currently received by public assistance recipients and could act fairly promptly when these benefits were increased to a new amount, which in most instances they could easily determine. In contrast, many of the "new eligibles" qualified on the basis of employment that had occurred several years before the receipt of assistance and that was not known to the assistance agency. Undoubtedly many recipients took the initiative in applying for benefits. Work histories known to assistance agencies accounted for the referral to old-age and survivors insurance field offices of many more.

There still remained, however, some assistance recipients whose eligibility for benefits was not indicated by any of these sources and who were discovered only as their work histories were reviewed with them in conjunc-

Table 1.—Cases receiving old-age assistance or aid to dependent children in September 1950 and newly eligible for OASI benefits, selected data<sup>1</sup>

Item	Old-age assistance	Aid to dependent children
Total cases.....	2,809,537	653,694
Cases newly eligible for OASI.....	104,688	4,496
Percent of total.....	3.7	0.7
Monthly OASI benefits awarded.....	\$2,339,441	\$202,534
Monthly decrease in assistance payments.....	\$2,280,102	\$155,662
Average OASI benefit per case affected.....	\$22.35	\$45.45

<sup>1</sup> Based on adjustments made between September 1950 and September 1951.

tion with the normal process of review of eligibility for assistance. Thus appreciable numbers of recipients newly eligible for insurance benefits were reported each month through September 1951, at which time the new provisions had been in effect for a full year. While action had been taken on three-fourths of the payments affected by increased benefits to current beneficiary-recipients by the end of October 1950, slightly less than one-third of the cases involving the newly eligible recipients had been considered by the end of December 1950, and it was February 1951 before action had been taken on half of them.

The public assistance recipients who became newly eligible for insurance benefits were of several types. The largest group consisted of aged persons who had worked for 6 quarters or more in covered employment after 1936 but not long enough to qualify for benefits under the requirements in effect before the amendments, and the aged wives of men meeting these qualifications. Other provisions of the amendments, such as those conferring eligibility for benefits on dependent husbands of female primary beneficiaries, resulted in some additional public assistance recipients becoming entitled.

Most of the changes in old-age assistance were brought about by the provisions that made these groups eligible; the aid to dependent children program was more affected by the liberalized provisions for children of old-age beneficiaries and survivors of deceased wage earners. One of the

<sup>1</sup> The effect of the increase in benefits was discussed in the *Bulletin* for September 1951.

<sup>2</sup> Recipients of aid to the blind newly awarded old-age and survivors insurance benefits were too few to provide a basis for analysis.



most important provisions permitted the inclusion of time spent in World War II military service in determining the number of quarters a deceased wage earner had spent in covered employment. This provision made eligible the children of a substantial number of World War II veterans who had died before the amendments had been enacted. Liberalization of the conditions under which child benefits can be paid on the wage record of a deceased mother, and of eligibility on the basis of a stepfather's wage record, also affected some families receiving aid to dependent children. Some of the assistance recipients who became eligible for old-age benefits had young children who, as a result of the parent's eligibility, became eligible for child benefits.<sup>3</sup> In measuring the effect of the provisions under which recipients became eligible for benefits, no attempt has been made to segregate the effects of the individual provisions, each of which affected some recipients.

The slower impact of the new benefits on public assistance payments inevitably resulted in the reported effects being more influenced by concurrent developments than were the actions taken when existing benefits were increased. The 13-month period during which these adjustments were made was one of rising prices, and State action in recognizing increased living costs tended to reduce the saving in assistance funds attributable to new benefits. Because of savings and additional funds resulting from the 1950 amendments, a number of States were able during this period to put into effect other policy changes that tended to meet need more adequately rather than reduce assistance costs.

Other factors, however, tended to increase the reported saving in assistance funds and must also be taken into account. The most important was the fact that many recipients were unaware of their eligibility and

<sup>3</sup> Provision for mothers of entitled children of living beneficiaries, and changes resulting in the inclusion of some additional children, also increased the number of new beneficiaries. Since these persons were in families already receiving benefits, their new benefits were ordinarily treated by assistance agencies as increases rather than as new benefits.

**Table 2.—Cases receiving old-age assistance or aid to dependent children in September 1950 and newly eligible for OASI benefits, by action on assistance payment<sup>1</sup>**

Action	Old-age assistance		Aid to dependent children	
	Number	Percent	Number	Percent
Total.....	104,688	100.0	4,456	100.0
Cases closed.....	11,336	10.8	1,212	27.2
Payments suspended.....	10,043	9.6	305	6.8
Payments reduced.....	74,709	71.4	2,414	54.2
Payments not reduced.....	8,600	8.2	525	11.8

<sup>1</sup> Based on adjustments made between September 1950 and September 1951.

did not apply for benefits promptly. When they did apply and became entitled, many of them received an amount that included benefits for earlier months that was, of course, substantially greater than their continuing monthly benefits. These retroactive benefit payments were treated in different ways by the State assistance agencies. In some States they were considered a permissible addition to the recipient's cash reserves, while other States deducted the amount of the benefit from assistance payments either by temporarily discontinuing the entire payment or by prorating a deduction over several months. Deductions by either of these methods almost certainly account for the fact that the reported saving in assistance funds was greater than the amount of new benefit payments in some States.

In States that place a maximum on individual assistance payments, many recipients needed more assistance than they had been receiving. For these recipients, need was met more fully as a result of the additional income when the assistance payments were not reduced. Actions of this type and policy changes generally explain the instances in which payments were not reduced as a result of the receipt of insurance benefits.

**Effects on old-age assistance.**—A total of 104,688 recipients, representing 3.7 percent of all old-age assistance recipients in September 1950, had been awarded old-age and survivors insurance benefits by September 1951 under the liberalized insured-

status provisions of the 1950 amendments (table 1). Benefit payments to these aged persons totaled \$2,339,441 a month, an average of \$22.35 per beneficiary. Reported decreases in payments of old-age assistance amounted to \$2,280,102 a month. For reasons that have been indicated, there is some question as to whether savings of this size will continue.

Cases were closed for 11,336 recipients, or 10.8 percent of those who received insurance benefits for the first time (table 2). Since the average old-age assistance payment in September 1950 was \$43.79, almost twice the average of \$22.35 for the new benefits, only a relatively small proportion of the recipients had benefits as large as the assistance payments they had been receiving. Many of the recipients qualified for only minimum insurance benefits—\$20 a month for old-age beneficiaries and \$10 a month for aged entitled wives.

An additional 9.6 percent of these assistance recipients had their payments suspended. The suspensions ordinarily represented temporary discontinuance, with the prospect of payment being resumed at a later date. It is probable that many of these suspensions resulted from retroactive initial payments, which provided the recipients with sufficient funds to manage without assistance for a month or more. Ultimately, assistance payments for most of this group are likely to be reinstated in reduced amounts.

For most of these recipients (74,709 or 71.4 percent), assistance payments were continued without interruption but reduced in amount. The remaining 8,600 recipients—8.2 percent of the group or about 1 out of every 12—were found eligible to continue receiving assistance in the same amount as before they received their new benefits. Many of these recipients were in States where the operation of statutory maximums on the amount of assistance that could be paid had prevented need from being fully met. Others benefited from changes in State policy, or their own requirements or resources changed, and the changes and their insurance benefits were taken into account concurrently.

**Effects on aid to dependent children.**—Of the families receiving aid

to dependent children in September 1950, there were 4,456 or 0.7 percent who by September 1951 had received new insurance benefits under the amended provisions. It is not surprising that the percentage is substantially smaller than that for old-age assistance, since most of the families are eligible for aid to dependent children on the basis of the absence or incapacity of a wage earner under age 65. Neither of those situations confers eligibility for insurance benefits. Moreover, the reduction in the number of quarters required for insured status applied only to living wage earners and did not materially affect entitlement to survivor benefits.

New insurance benefits received by families on the aid to dependent children rolls totaled \$202,534 a month by September 1951, an average of \$45.45 per family. Reported decreases in assistance payments at the same time amounted to \$155,662.

Of the families receiving new benefits, 1,212 or 27.2 percent had their assistance cases closed. Three out of 5 of these closings occurred in 12 low-

income States, 11 of which made payments averaging less than \$50 in September 1950.

An additional 305 or 6.8 percent of these recipients of aid to dependent children had their assistance payments suspended. As in the old-age assistance cases, many of the discontinuances were probably temporary because of the receipt of retroactive benefits.

A majority of the families affected—2,414 or 54.2 percent of the group—continued to receive assistance payments of reduced amount, while 525 families or 11.8 percent were found eligible to receive the same assistance payment as formerly. Many of this latter group were in States where the operation of maximums on payments had limited the assistance received to amounts substantially below the recognized need.

*Long-time effects on public assistance costs.*—For the recipients of old-age assistance and aid to dependent children, newly paid insurance benefits amounted to slightly more than \$2.5 million a month by September

1951. The immediate reduction in assistance payments represented 96 percent of this amount. Even if this saving is somewhat reduced because of the partial restoration of assistance payments suspended on account of retroactive benefit payments, it would still exceed \$2 million a month.

The group on the assistance rolls is not static, and the persons who were recipients in September 1950 will gradually leave the rolls for one reason or another. The saving in assistance funds with respect to these particular individuals will decline as time passes. Other persons in the population also benefit, however, from the 1950 insurance provisions. While some of these persons may have to apply for assistance in the future, the amount of assistance needed will be less because of their entitlement to insurance benefits than it otherwise would have been. In the future, the reduction in savings in assistance funds due to discontinuance of assistance for September 1950 recipients will be partly offset by the addition to the rolls of these new recipients.

## Recent Publications\*

### General

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(Continued on page 29)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-51  
[In thousands; data corrected to Mar. 6, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>12</sup>		
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>13</sup>		Railroad Unemployment Insurance Act <sup>11</sup>	
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Railroad Unemployment Insurance Act <sup>11</sup>					
						Social Security Act <sup>4</sup>	Railroad Retirement Act <sup>5</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>6</sup>	Social Security Act	Other <sup>8</sup>							
Number of beneficiaries																		
1950																		
December		2,325.6	255.6	160.8	2,365.8	1,151.7	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9	.3	
1951																		
January		2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5	.3	
February		2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.0	46.8	.2	
March		2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	.2	
April		2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	27.9	.1	
May		2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.8	1.5	19.4	.1	
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.2	22.3	821.4	1.2	15.8	.1	
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.5	.1	
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.0	24.6	(4)	
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	30.7	(4)	
October		2,934.2	263.9	169.2	2,385.5	1,356.6	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.6	21.2	(4)	
November		2,962.2	264.7	170.2	2,388.7	1,370.0	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.6	30.9	(4)	
December		2,996.0	267.1	171.0	2,391.0	1,383.0	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6	(4)	
Amount of benefits <sup>14</sup>																		
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267				\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943				344,321		14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342				344,084		6,268		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857			70,643		917		
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035			62,385	\$4,113	582	\$102	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,609			445,866	114,955	2,359	11,675	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761			1,091,850	1,491,294	39,917	252,424	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368		776,165	772,368	39,401	198,174	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	413,912	32,315	32,140	35,572	30,843		793,265	426,569	28,599	83,588	
1949	5,694,060	454,463	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	386,635	103,596	43,559	
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	32,967	59,804	1,666	
1951	5,560,522	1,361,046	298,733	190,529	1,647,938	323,485	49,527	14,014	519,398	57,337	33,356	(15)	26,297	840,411	2,124	20,217	110	
1950																		
December		429,376	90,461	21,060	15,554	139,188	36,395	3,625	953	41,486	2,894	2,496	2,675	2,979	66,960	464	2,145	32
1951																		
January		461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037	23
February		441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	391	2,555	17
March		449,759	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	315	2,360	16
April		440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	197	1,608	14
May		451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	146	1,181	10
June		448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	97	992	9
July		447,533	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	105	966	8
August		461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	93	1,544	4
September		446,741	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	2,563	62,049	66	1,133	3
October		461,013	109,500	21,660	16,880	137,523	42,325	3,886	1,288	44,940	5,041	3,146	2,862	3,062	67,449	53	1,376	2
November		464,127	110,475	24,441	16,877	136,590	42,739	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	50	1,774	3
December		468,246	111,643	24,774	16,955	136,062	43,148	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	57	1,934	1

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of accidents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>13</sup> Claims paid under the Servicemen's Readjustment Act.

<sup>14</sup> Less than \$5.

<sup>15</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

<sup>16</sup> Excludes State temporary disability benefits; calendar-year figure not available.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-51  
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Calendar year:						
1941	\$789,298	\$167,250	\$148,184	\$1,006,327	\$98,018	\$73,644
1942	1,012,490	264,739	199,346	1,139,331	123,515	95,534
1943	1,239,490	432,913	232,247	1,325,421	160,921	109,167
1944	1,315,680	477,196	286,157	1,317,050	183,489	132,504
1945	1,285,486	540,776	279,056	1,161,884	184,404	130,415
1946	1,295,398	484,431	315,007	911,835	175,209	135,614
1947	1,556,836	491,264	484,351	1,095,520	185,243	140,400
1948	1,684,569	500,411	568,437	999,635	212,067	76,845
1949	1,666,343	651,542	565,091	986,905	228,856	14,916
1950	2,667,077	677,730	546,097	1,191,438	223,693	23,356
1951	3,354,834	703,144	708,802	1,492,642	235,073	25,692
1950						
December	239,131	29,178	132,961	9,960	2,716	5,837
1951						
January	131,331	33,958	1,567	96,405	16,310	22
February	373,787	29,752	6,508	153,307	146,061	155
March	239,310	31,874	139,527	12,151	13,963	5,847
April	150,089	35,264	3,021	145,903	3,502	186
May	534,031	37,610	4,814	297,232	15,764	308
June	280,172	23,428	139,178	9,323	3,311	6,036
July	174,511	29,704	621	158,465	1,681	48
August	515,815	29,694	66,022	273,692	14,641	826
September	257,873	* 342,357	190,087	8,075	1,004	4,093
October	31,665	38,313	11,201	113,888	3,018	1,584
November	399,786	34,006	91,342	216,650	14,124	179
December	266,464	37,183	54,915	7,551	764	6,318

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 28, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## 1951 IN REVIEW

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assistance, and the increase in closings (12.5 percent) was substantially larger. As in old-age assistance, decreases in caseloads were widespread.

The number of persons receiving aid to the blind fluctuated during 1951 between 96,000 and 97,000 with a net decrease for the year of about 300. About half the States aided more recipients at the end of 1951 than a year earlier. The new program of aid to the permanently and totally disabled, which started in October 1950, had expanded by the end of 1951 to include 36 States and 124,000 recipients.

At most times, trends in general assistance caseloads are a more sensitive indication of changes in economic conditions than are trends for other categories. During the last quarter of 1950 and all of 1951, however, developments in the new program for the dis-

abled were probably the major determinants of trends in general assistance. From October 1950 to December 1951, caseloads for general assistance declined 38 percent in the 36 States administering the new category and only a little more than 3 percent in the other States. A slight upturn at the end of 1951 in the number of cases receiving general assistance in the Nation followed the usual seasonal pattern and probably reflected, also, increased unemployment in some areas.

Although the State legislators were concerned about the cost of public assistance, they made few direct attempts to reduce payments to individual recipients. On the contrary, at least a fourth of the States increased the maximum amount previously set for assistance payments under one or more programs. A few States made sizable increases in max-

imums for aid to dependent children by prescribing a maximum for the mother or other adult caring for children. Such action—usually in States with comparatively small payments—was a result of the 1950 Federal amendment permitting Federal participation in assistance for these adults.

Where funds permitted, State agencies raised the amounts allowed for food or other items in the budgets to compensate for price increases. In a number of States, however, the amounts in effect in December 1951 had been set some time before the beginning of the war in Korea. Other agencies with insufficient funds reduced the percent of need on which assistance payments were based. Increases in other income (for aged recipients, chiefly higher benefits or new benefits under old-age and survivors

(Continued on page 33)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–51

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–December 1951.....	\$19,921,535	\$1,962,131	\$5,842,064	\$501,868	\$15,017,325	\$222,654	\$299,755	\$15,539,734
Calendar year:								
1941.....	789,298	56,159	88,083	26,158	719,900	16,530	8,992	2,761,921
1942.....	1,012,490	72,271	130,675	27,898	919,034	27,382	5,294	3,688,110
1943.....	1,239,490	88,260	165,938	29,454	1,123,400	29,097	12,527	4,820,428
1944.....	1,315,680	106,741	208,972	29,201	1,188,000	29,418	8,455	6,004,707
1945.....	1,285,486	134,318	273,885	29,971	1,087,590	44,870	21,362	7,120,655
1946.....	1,295,398	151,502	378,104	39,739	1,024,310	51,845	19,222	8,149,801
1947.....	1,557,911	164,186	466,193	45,561	1,189,746	73,754	17,909	9,360,144
1948.....	1,687,820	281,201	556,174	51,277	1,287,280	70,810	95,143	10,721,714
1949.....	1,669,975	145,662	667,164	54,265	1,172,233	83,289	4,639	11,815,922
1950.....	2,670,771	256,908	961,094	61,330	1,602,655	188,401	202,217	13,721,296
1951.....	3,367,212	417,267	1,885,201	80,811	1,686,676	222,654	299,755	15,539,734
December.....	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,266
1951								
January.....	131,331	115,074	141,717	7,086	197,700	204,080	86,438	13,818,867
February.....	373,787	.....	151,700	5,265	82,000	195,393	229,947	14,035,689
March.....	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,128,366
April.....	150,089	7,916	154,685	7,137	66,968	206,309	71,009	14,121,549
May.....	534,075	.....	156,806	6,642	211,500	205,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,507	267,067	200,486	212,311	14,735,567
July.....	174,524	.....	159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259	.....	180,301	6,305	230,000	178,578	220,475	15,071,832
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November.....	401,048	.....	178,659	7,294	45,200	209,231	209,407	15,308,497
December.....	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also

includes small amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936–51

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–December 1951.....	\$8,526,425	\$8,427,162	\$99,263	\$15,788,643	\$1,411,708	\$9,437,860	\$7,762,582	\$909,414	\$143,579	\$469,263	\$763,843
Calendar year:											
1941.....	2,744,358	786,700	12,358	1,008,149	53,000	349,583	2,516,400	66,281	4,557	15,068	227,908
1942.....	3,698,008	955,000	11,008	1,138,530	68,047	344,263	3,378,714	85,973	6,084	6,695	319,295
1943.....	5,146,745	1,408,000	51,745	1,328,117	81,864	77,582	4,711,113	98,244	7,409	1,014	435,632
1944.....	6,583,434	1,484,000	4,434	1,316,940	50,518	63,153	6,015,418	119,261	4,564	568	568,016
1945.....	7,537,391	929,184	29,208	1,160,712	118,460	461,709	6,832,880	117,374	11,010	1,949	704,511
1946.....	7,865,255	55,816	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,347	39,168	810,371
1947.....	8,124,162	538,487	21,673	1,097,213	131,620	786,875	7,216,842	126,360	15,574	54,862	967,520
1948.....	8,820,442	393,878	24,077	989,067	218,902	852,484	7,672,327	67,001	27,333	60,120	948,115
1949.....	7,748,423	—800,068	52,125	997,173	91,638	1,736,764	6,924,374	3,196	11,374	132,981	824,049
1950.....	7,663,410	—57,069	24,181	1,190,551	146,907	1,365,554	6,896,278	13,843	17,695	89,596	767,131
1951.....	8,526,425	787,933	99,263	1,494,794	216,654	845,144	7,762,582	15,448	23,415	46,522	763,843
December.....	7,663,410	—47,027	24,181	21,884	8,826	98,145	6,896,278	3,472	675	4,602	767,131
1951											
January.....	7,666,316	.....	27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February.....	7,800,319	139,000	22,090	207,792	.....	69,440	7,036,231	93	.....	4,442	764,086
March.....	7,758,020	—40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	—40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,079
May.....	8,052,016	325,000	28,799	393,384	.....	72,125	7,294,755	270	.....	3,089	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214	.....	72,760	7,602,841	316	.....	3,898	764,245
September.....	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564	.....	64,972	7,752,420	107	.....	4,195	756,949
December.....	8,526,425	—65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits. Beginning July 1947, includes temporary disability program.

<sup>4</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-51<sup>1</sup>

[Corrected to Feb. 5, 1952]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,931	\$26,113	\$2,028
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,906	35,500	32,392	2,273
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,332
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,000	68,886	4,507
1945.....	117,676	95,078	71,317	66,411	4,514
1946.....	111,256	103,294	70,003	73,145	4,866
1947.....	122,042	117,974	92,088	80,234	5,107
1948.....	134,327	130,357	101,892	95,731	5,531
1949.....	133,477	129,229	99,645	93,530	5,119
1950.....	145,844	140,743	109,646	99,835	5,320
1950					
January-March.....	33,142	32,030	24,246	22,834	1,222
April-June.....	35,170	34,074	26,300	24,512	1,297
July-September.....	37,544	36,294	28,200	26,353	1,398
October-December.....	39,988	38,345	30,900	29,146	1,413
1951					
January-March.....	40,153	38,213	31,000	28,006	1,426
April-June.....	41,987	39,763	32,000	29,185	1,521
Percent of civilian wages and salaries					
Calendar year:					
1938.....	100.0	68.2	61.5	4.8	
1939.....	100.0	70.8	63.9	4.8	
1940.....	100.0	72.6	66.0	4.6	
1941.....	100.0	75.7	70.2	4.5	
1942.....	100.0	76.7	72.2	4.5	
1943.....	100.0	76.1	72.2	4.5	
1944.....	100.0	75.9	71.5	4.7	
1945.....	100.0	75.0	69.8	4.7	
1946.....	100.0	76.5	70.8	4.7	
1947.....	100.0	78.1	73.1	4.3	
1948.....	100.0	78.2	73.4	4.2	
1949.....	100.0	77.1	72.4	4.0	
1950.....	100.0	77.9	70.9	3.8	
1950					
January-March.....	100.0	75.7	71.3	3.8	
April-June.....	100.0	77.2	71.9	3.8	
July-September.....	100.0	77.7	72.6	3.6	
October-December.....	100.0	80.6	68.2	2.7	
1951					
January-March.....	100.0	81.1	73.3	3.7	
April-June.....	100.0	80.5	73.3	3.6	

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

## RECENT PUBLICATIONS

(Continued from page 25)

Bureau of the New York City Police Department. New York: Citizen's Committee on Children of New York City, Inc., June 1, 1951. 83 pp. \$1.

NATIONAL SOCIETY FOR CRIPPLED CHILDREN AND ADULTS. LIBRARY. *Bibliography on the Psychology of the Handicapped*. Chicago: The Library, June 1951. 67 pp. Processed.

POWERS, EDWIN, and WITMER, HELEN. *An Experiment in the Prevention of Delinquency: The Cambridge-Somerville Youth Study*. New York: Columbia University Press, 1951. 649 pp. \$6.

Part I describes the study, in which two groups of "problem boys" were matched for experiment and control purposes. The first group received counseling and aid; the second group

received no special guidance. Part II evaluates the experiment and makes recommendations for future programs.

REDL, FRITZ, and WINEMAN, DAVID. *Children Who Hate*. Glencoe, Ill.: The Free Press, 1951. 253 pp. \$3.50.

A study of a small group of children with behavior problems.

(Continued on page 32)

**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, December 1950–December 1951, and monthly benefits awarded by type of benefit, December 1951**

[Amounts in thousands; data corrected to Jan. 24, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
1950														
December	3,477,343	\$126,856.5	1,770,984	\$77,678.3	508,350	\$11,904.9	699,703	\$19,366.3	314,189	\$11,481.3	169,438	\$5,800.8	14,579	\$534.0
1951														
January	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,188	19,700.6	319,513	11,665.2	173,354	5,912.6	14,786	542.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	551.8
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April	3,908,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	590.7
June	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.5
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,947	691.6
November	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
<b>Monthly benefits awarded in December 1951</b>	65,115	2,117.3	30,593	1,207.6	10,592	223.3	12,761	304.4	6,392	224.5	4,480	147.0	297	10.5

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–51**

[Corrected to Jan. 24, 1952]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,230	77,384	14,774	31,820	1,266	134,991	103,382
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,514	29,844	58,108	1,755	247,012	179,813
1946	547,150	258,960	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,080
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	299,960	200,411
1951	1,336,431	702,990	228,877	230,801	89,583	78,331	6,149	431,229	414,470
1948									
January–March	167,445	82,316	27,970	30,784	14,197	11,504	674	55,685	52,377
April–June	154,325	69,570	25,384	31,945	15,006	11,785	835	58,261	54,802
July–September	137,947	63,144	22,630	28,156	12,739	10,610	668	50,666	47,165
October–December	136,284	60,673	22,570	28,070	13,725	10,377	609	48,544	45,746
1949									
January–March	166,848	80,174	28,560	30,158	16,120	11,163	643	54,576	51,989
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December	165,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,230
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,880	77,674	28,444	28,786	17,803	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	580	46,489	44,247
October–December	466,363	325,320	77,295	38,200	15,111	10,439	492	50,237	48,304
1951									
January–March	436,754	248,230	76,332	65,399	23,842	21,668	1,263	114,657	111,218
April–June	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December	229,420	106,539	38,362	46,268	21,238	15,771	1,242	99,717	95,233

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–46, in the *Bulletin* for February 1949, p. 29; and for 1947 in the *Bulletin* for March 1950, p. 22.

<sup>2</sup> Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.



**Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, December 1951**

[Corrected to Jan. 25, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment under all pro- grams <sup>4</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>3</sup>	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total, 53 States	426,441	1,133,743	413,894	4,305,580	1,944,202	3,348,763	\$70,624,265	797,324	3,009,753	\$22.03	1,140,600
Region I:											
Connecticut	7,342	15,820	8,670	49,946	20,755	38,363	749,583	9,134	35,732	20.24	12,528
Maine	1,983	7,840	3,686	41,098	24,192	24,005	490,973	8,086	28,172	15.37	9,826
Massachusetts	14,225	56,793	23,598	220,341	107,449	181,493	4,011,471	43,212	158,852	23.74	56,525
New Hampshire	1,375	5,396	2,520	35,342	22,143	29,230	533,547	6,960	23,684	20.18	7,906
Rhode Island	2,563	20,174	10,471	75,376	44,436	60,402	1,522,946	16,524	66,854	22.30	18,403
Vermont	585	2,206	484	8,720	4,577	7,506	151,223	1,788	6,866	20.88	2,265
Region II:											
New Jersey	8,920	59,797	27,914	166,180	91,328	127,936	2,850,440	30,460	114,998	23.41	42,666
New York	56,851	238,688	117,600	822,094	405,000	642,483	14,137,310	132,972	581,534	23.10	219,372
Puerto Rico	775										
Virgin Islands	128										
Region III:											
Delaware	873	2,004	290	6,242	2,314	4,481	83,110	1,067	4,188	19.10	1,421
Pennsylvania	13,931	111,425	46,072	347,438	151,711	263,241	5,639,506	62,676	243,663	22.00	90,155
Region IV:											
District of Columbia	3,385	1,670	319	6,527	2,738	5,463	96,842	1,301	5,365	17.69	1,771
Maryland	5,090	16,237	5,732	27,386	17,570	34,552	688,843	8,227	31,051	20.95	10,019
North Carolina	11,091	20,826	11,858	100,398	63,952	88,203	1,473,879	21,001	81,537	17.34	24,742
Virginia	5,974	7,200	3,016	28,246	15,488	22,535	369,908	5,365	20,393	17.16	7,345
West Virginia	1,718	8,544	1,388	46,220	13,248	35,082	627,177	8,353	30,931	18.91	11,360
Region V:											
Alabama	8,297	7,401	1,619	53,967	17,119	39,369	638,987	9,374	37,157	16.60	13,391
Florida	15,499	9,148	3,993	41,585	19,283	23,099	384,172	5,500	22,237	16.81	10,178
Georgia	7,725	9,545	4,837	59,172	36,022	46,606	751,088	11,097	43,233	16.52	13,887
Mississippi	5,104	7,692	2,814	37,928	12,528	27,975	425,995	6,661	25,926	15.68	8,768
South Carolina	7,375	7,099	3,229	40,377	21,618	30,963	537,782	7,372	27,744	18.33	10,019
Tennessee	9,073	15,145	5,586	112,009	52,403	72,621	1,186,987	17,267	68,075	16.67	28,436
Region VI:											
Kentucky	2,490	10,362	3,405	60,993	23,819	47,515	815,720	11,313	44,015	17.65	15,478
Michigan	10,381	79,823	14,496	279,928	92,313	234,650	6,262,074	55,869	227,344	27.12	77,205
Ohio	24,921	38,059	12,454	161,209	75,267	117,066	2,569,420	27,873	107,748	22.80	41,772
Region VII:											
Illinois	15,857	57,404	19,394	239,208	110,472	183,401	3,831,555	43,666	145,622	23.23	57,400
Indiana	7,014	24,088	7,340	91,901	31,962	63,343	1,385,897	15,082	56,038	23.11	22,063
Wisconsin	7,268	16,379	6,256	54,771	25,880	40,707	922,284	9,692	37,267	23.15	15,059
Region VIII:											
Minnesota	7,265	15,677	4,290	48,698	18,932	38,377	685,998	9,137	35,231	18.41	13,947
Montana	1,919	3,664	467	9,330	2,700	7,162	131,344	1,705	7,162	18.34	3,241
North Dakota	1,318	1,839	140	5,565	541	5,029	113,765	1,197	4,601	23.22	1,771
South Dakota	1,036	1,354	222	3,329	750	1,987	37,429	473	1,837	19.34	879
Region IX:											
Iowa	5,931	7,038	1,957	17,084	6,983	10,160	185,250	2,419	8,640	19.60	4,369
Kansas	7,513	5,651	825	14,402	5,532	12,924	274,449	3,077	11,856	22.05	4,256
Missouri	10,207	24,103	8,582	104,412	55,457	75,148	1,277,343	17,892	59,903	18.94	24,269
Nebraska	4,100	4,276	1,059	6,585	2,407	5,319	102,564	1,266	5,034	19.53	1,881
Region X:											
Arkansas	8,708	10,123	2,171	36,197	10,685	27,049	455,066	6,440	24,426	17.44	10,486
Louisiana	6,139	10,762	1,642	56,347	14,093	39,046	808,982	9,297	36,011	21.43	13,883
Oklahoma	9,434	6,139	1,195	29,436	10,602	22,816	419,732	5,432	21,442	18.84	7,947
Texas	42,722	8,168	2,186	39,464	16,429	22,164	357,119	5,277	20,912	16.53	10,461
Region XI:											
Colorado	4,371	1,749	321	5,507	1,741	2,953	60,242	703	2,827	20.67	1,434
New Mexico	4,134	1,581	154	6,009	858	4,519	91,580	1,076	4,399	20.45	1,578
Utah	3,022	3,504	609	11,969	4,371	8,175	194,136	1,946	7,557	24.39	3,181
Wyoming	975	918	154	2,129	677	1,735	41,073	413	1,544	24.49	661
Region XII:											
Arizona	3,938	3,590	683	10,315	3,368	4,313	86,791	1,027	4,129	20.32	2,577
California	31,374	95,722	28,508	439,709	205,966	375,143	8,275,528	89,320	343,082	22.84	106,498
Hawaii	853	1,760	989	14,333	9,641	11,001	194,689	2,619	8,763	19.69	( <sup>c</sup> )
Nevada	1,419	1,614	383	5,203	1,837	4,443	104,838	1,058	4,080	24.27	1,427
Region XIII:											
Alaska	567	1,614	149	5,732	872	5,655	164,819	1,346	5,486	20.39	( <sup>c</sup> )
Idaho	2,196	4,828	504	14,998	2,478	9,656	220,670	2,299	9,364	23.04	4,653
Oregon	3,660	26,026	3,741	80,289	22,346	60,738	1,313,455	14,461	57,031	22.24	21,554
Washington	4,827	35,278	4,452	113,936	29,649	82,059	1,888,694	19,538	78,110	23.27	31,095

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.

<sup>c</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 9.—Public assistance in the United States and in States with plans approved by the Social Security Administration, by month, December 1950–December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	All States							States with approved plans						
	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>1</sup>	
			Families	Recipients						Families	Recipients			
														Total <sup>2</sup>
Number of recipients														
1950														
December		2,786,216	651,309	2,233,194	1,660,933	97,453	68,800	413,000		2,786,216	651,277	2,233,068	1,660,839	79,129 68,800
1951														
January		2,784,236	653,012	2,239,628	1,666,144	96,065	70,770	425,000		2,784,236	652,983	2,239,530	1,666,075	77,779 70,770
February		2,777,783	651,959	2,237,055	1,664,241	96,066	74,567	421,000		2,777,783	651,932	2,236,961	1,664,174	93,234 74,567
March		2,771,678	651,372	2,235,293	1,663,082	95,905	80,002	412,000		2,771,678	651,345	2,235,199	1,663,015	93,085 80,002
April		2,760,733	645,855	2,217,521	1,651,655	96,975	87,845	384,000		2,760,733	645,829	2,217,430	1,651,590	94,162 87,845
May		2,754,963	640,679	2,197,806	1,637,341	96,990	97,079	355,000		2,754,963	640,654	2,197,720	1,637,280	94,173 97,069
June		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000		2,745,344	632,664	2,170,214	1,617,029	94,220 104,198
July		2,737,675	618,400	2,122,586	1,581,434	97,256	108,907	324,000		2,737,675	618,373	2,122,492	1,581,367	94,453 108,856
August		2,732,021	612,128	2,103,208	1,567,218	97,349	111,329	319,000		2,732,021	612,101	2,103,117	1,567,184	92,773 111,219
September		2,722,933	606,078	2,084,104	1,553,249	97,158	113,019	311,000		2,722,933	606,050	2,084,008	1,553,181	94,344 112,623
October		2,711,620	597,249	2,055,446	1,532,255	97,185	114,923	311,000		2,711,620	597,221	2,055,350	1,532,187	97,146 113,967
November		2,705,125	591,992	2,039,163	1,520,326	97,221	118,284	316,000		2,705,125	591,963	2,039,064	1,520,256	97,183 116,263
December		2,701,077	591,838	2,041,463	1,522,925	97,179	124,421	323,000		2,701,077	591,810	2,041,365	1,522,855	97,129 119,551
Amount of assistance														
1950														
December	\$193,264,021	\$119,954,750		\$46,529,002		\$4,480,867	\$3,033,402	\$19,266,000	\$173,269,906	\$119,954,750		\$46,527,733		\$3,754,021 \$3,033,402
1951														
January	194,970,033	120,100,414		47,328,904		4,438,784	3,170,061	19,601,000	174,311,827	120,100,414		47,327,790		3,712,692 3,170,061
February	194,433,144	119,132,204		47,858,360		4,454,305	3,383,275	19,605,000	174,713,352	119,132,204		47,857,386		4,340,467 3,383,275
March	194,537,333	118,948,685		48,088,503		4,448,563	3,596,532	19,455,000	174,967,911	118,948,685		48,087,454		4,335,220 3,596,532
April	191,950,326	118,271,187		47,522,017		4,495,494	3,946,628	17,715,000	174,121,012	118,271,187		47,521,058		4,382,139 3,946,628
May	191,042,838	118,660,667		47,023,317		4,525,461	4,399,393	16,166,000	174,762,207	118,660,667		47,022,413		4,410,095 4,399,393
June	189,320,531	118,666,891		46,385,131		4,537,435	4,677,074	15,054,000	174,150,722	118,666,891		46,384,097		4,424,465 4,675,269
July	188,144,403	119,305,221		45,008,226		4,536,032	4,847,904	14,462,000	173,575,366	119,305,221		45,002,192		4,423,057 4,844,896
August	188,194,866	119,308,258		44,745,286		4,538,092	4,950,229	14,633,000	173,441,831	119,308,258		44,744,234		4,445,169 4,944,170
September	188,364,274	119,841,541		44,819,189		4,567,565	5,180,981	13,985,000	174,240,707	119,841,541		44,818,122		4,454,089 5,128,955
October	189,755,153	120,746,862		44,675,023		4,640,590	5,274,768	14,418,000	175,279,315	120,746,862		44,673,948		4,638,204 5,220,301
November	189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	175,006,386	120,440,700		44,574,272		4,661,194 5,330,220
December	190,814,719	120,296,458		44,863,214		4,671,693	5,779,354	15,204,000	175,529,896	120,296,458		44,862,101		4,668,919 5,502,418

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.  
<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in family in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Program initiated October 1950 under Public Law 734.

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**Health and Medical Care**

- "The Care of Cripples in Denmark: Study Submitted by the Central Federation of Danish Sick Funds." *Bulletin of the International Social Security Association*, Geneva, Sept. 1951, pp. 315-320. 25 cents.
- EMERSON, HAVEN. "Public Health and Medical Care for the Community and the Individual." *Journal of the American Medical Association*, Chicago, Vol. 148, Jan. 5, 1952, pp. 41-44. 15 cents.
- FEDERAL SECURITY AGENCY. PUBLIC HEALTH SERVICE. *The National Health Survey, 1935-36: Scope, Method, and Bibliography*. (Public Health Bibliography Series, No.

- 5.) Washington: U. S. Govt. Print. Off., 1951. 67 pp. 30 cents.
- FORDE, LOIS E. "Negotiated Paid Sick-Leave Provisions." *Management Record*, New York, Vol. 13, Dec. 1951, pp. 434-438 ff.
- Discusses 57 collectively bargained sick-pay plans that are fairly typical of the 126 plans negotiated in 1949-51.
- KENDRICK, BENJAMIN B. "Cash Benefits Versus Service Benefits in Health Insurance." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 8, Nov.-Dec. 1951, pp. 18-26. \$1.50 a year.
- Examines basic differences between the two types of benefits.
- "The New York Experiment in Dis-

- ability Insurance." *American Economic Security* (Chamber of Commerce of the U. S. A.), Vol. 8, Nov.-Dec. 1951, pp. 33-43. \$1.50 a year.
- Includes the Viewpoint of Covered Employees, by Burton A. Zorn; the Viewpoint of the Insurance Company, by H. Powell Yates; the Viewpoint of the Employer, by Harry G. Waltner, Jr.
- RESEARCH COUNCIL FOR ECONOMIC SECURITY. *Our National Health Problem*. (Publication No. 87.) Chicago: The Council, 1951. 26 pp.
- Includes statistical data, by State, on population, vital statistics, percent of population covered by hospital and medical plans, economic resources, and medical facilities.



**Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Calif.				( <sup>4</sup> )	\$43,709
Conn.	\$183,247	\$88,299	\$3,587	( <sup>4</sup> )	( <sup>4</sup> )
Del.		451		( <sup>4</sup> )	( <sup>4</sup> )
D. C.	108	134		\$52	52
Ill.	247,693	10,730	6,039	( <sup>4</sup> )	371,657
Ind.	238,423	38,001	10,064	( <sup>4</sup> )	130,386
Iowa				( <sup>4</sup> )	125,876
Kans.	119,569	25,159	2,054	12,749	43,298
La.	39	1,818	103	931	416
Maine				( <sup>4</sup> )	34,870
Mich.					73,321
Minn.	651,518	39,960	12,348	( <sup>4</sup> )	( <sup>4</sup> )
Mont.				( <sup>4</sup> )	118,967
Nebr.	142,791	7,856	202	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	822			( <sup>4</sup> )	8,394
N. H.	56,560	17,204	2,121	( <sup>4</sup> )	( <sup>4</sup> )
N. J.		8,929			59,862
N. Y.	1,151,256	340,307	50,997	325,088	( <sup>4</sup> )
N. C.	6,798	3,840		1,144	59,765
N. Dak.	22,973	260	218	1,106	20,556
Ohio	132,956	3,790	4,963		442,849
Oreg.					86,145
R. I.					30,575
S. C.					6,400
S. Dak.					50,271
Utah	560	180	8	112	28
V. I.	64	13	2	3	135
Va.					3,209
Wis.	230,871	75,183	6,866	5,322	70,438

<sup>1</sup> For October data excluding vendor payments for medical care, see the *Bulletin*, January 1952.

<sup>2</sup> Excludes States that either made no vendor payments for medical care for October or did not report such payments.

<sup>3</sup> In all States except California, Illinois, Louisiana, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 11.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, October 1951<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$70.49	\$9.35	\$125.54	\$16.79	\$77.70	\$11.42	( <sup>4</sup> )	( <sup>4</sup> )
Del.			79.68	.64				
D. C.	47.91	.04	95.85	.06			\$54.09	\$0.05
Ill.	48.46	2.13	110.92	.47	54.43	1.46	52.38	4.88
Ind.	39.99	5.07	69.69	4.14	43.81	5.65	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	52.38	3.15	86.90	5.58	54.00	3.22	52.61	4.99
La.	46.53	( <sup>4</sup> )	59.80	.06	44.28	.05	39.34	.06
Minn.	56.49	11.66	102.74	5.16	70.42	10.54	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	52.29	6.30	91.19	2.64	63.88	.26	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	55.54	.30					( <sup>4</sup> )	( <sup>4</sup> )
N. H. <sup>3</sup>	51.52	8.00	113.32	11.49	55.98	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.			96.77	1.73				
N. Y.	63.02	9.65	117.32	6.44	72.58	11.94	70.05	11.58
N. C.	23.41	.13	46.50	.23			27.23	.31
N. Dak.	52.93	2.56	87.07	.16	58.76	1.89	56.52	1.94
Ohio	50.20	1.12	68.24	.27	48.14	1.31		
Utah	53.09	.06	105.28	.06	57.71	.03	54.05	.07
V. I.	11.18	.10	10.18	.06	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.	52.21	4.44	119.79	9.02	58.57	5.02	69.79	6.44

<sup>1</sup> For October data excluding vendor payments for medical care, see the *Bulletin*, January 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

<sup>2</sup> Excludes States that made no vendor payments for medical care for October or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment computed on base excluding payments for services provided before pooled fund was established.

<sup>6</sup> Average payment not computed on base of less than 50 recipients.

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insurance) enabled assistance agencies to reduce assistance payments to some recipients or to meet needs that previously had not been met.

For recipients of old-age assistance, the average payment was \$1.49 higher in December 1951 than in December 1950. The average amount of aid to the blind increased about \$2. The average monthly payment of aid to dependent children increased \$4.36 per family or \$1.14 per recipient, counting as recipients only the eligible children and one needy adult. The average amount received by recipients of aid to the permanently and totally disabled ranged during 1951 from \$44.46 to \$46.45, varying with the representation in the total caseload of States with different payment levels.

Total payments to recipients of old-age assistance in the calendar year

1951 were lower than in 1950 by \$28 million. The 1951 total for general assistance was \$100 million less than the total for 1950. Total payments of aid to dependent children in 1951 were higher than in 1950 by \$1.2 million, but the expansion of the programs in Puerto Rico and the Virgin Islands explains more than \$1 million of this increase. Recipients of aid to the blind received \$1.8 million more in 1951 than in the previous year. Amounts paid by assistance agencies to doctors, hospitals, and other suppliers of medical services to recipients of assistance are excluded from the discussion above.

ABOUT 4.1 MILLION WORKERS received \$840 million in benefits under the State unemployment insurance programs in 1951, in compensation for 41.6 million weeks of unemployment.

The average benefit check paid for total unemployment amounted to \$22.03 in December 1951, while a year earlier the average was \$20.78. Eligible workers were entitled to draw benefits for an average of about 21 weeks; they actually drew benefits, on the average, for about 10 weeks. Rights to benefits were exhausted, however, by 811,000 beneficiaries.

Claims filed in December reflected an increase in unemployment—the result of seasonal factors, inventory activities, and adverse weather conditions. The number of initial claims rose 30.8 percent from the November total to 1,134,000, while weeks of unemployment claimed (representing continued unemployment) increased 7.7 percent to 4,306,000. These totals were 9.4 percent and 1.9 percent, respectively, above the figures in December 1950.

**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1951 in—		December 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	2,701,077	\$120,290,458	\$44.54	-0.1	-0.1	-3.1	+0.3
Ala.	77,833	1,647,090	21.16	-1.4	-1.1	-4.6	-1.5
Alaska	1,652	93,380	56.53	+2	+2	+3.1	+2.1
Ark.	14,025	692,959	49.41	-9	-1.2	-3.1	-8.4
Calif.	59,699	1,265,489	21.20	-1.2	-5	-13.4	-29.2
Calif. <sup>3</sup>	274,709	18,292,172	66.59	+1	( <sup>4</sup> )	+2.4	+1.5
Colo. <sup>3</sup>	52,303	3,708,779	70.91	-1	-2	+1.4	-7.3
Conn.	19,026	1,167,363	61.36	-1.7	-1.4	-4.4	-8
Del.	1,623	49,790	30.68	+1.2	+1.8	+6	+7.0
D. C.	2,779	133,929	48.19	-1.2	-1.2	-1.3	+23.5
Fla.	68,711	2,620,350	38.14	-1	-4	-1.0	-3.7
Ga.	95,705	2,977,102	31.11	-1	-1	-6.5	+22.1
Hawaii	2,269	75,546	33.29	+3	+4	-2.6	-2.8
Idaho	9,509	479,486	50.42	+2	+2	-16.9	-10.6
Ill.	114,125	5,419,760	47.49	-2	-3	-4.8	+3.2
Ind.	45,063	1,605,041	35.62	-1.0	-9	-12.0	-12.4
Iowa	48,692	2,478,323	50.90	-2	+3	-1.3	+2.1
Kans.	37,628	1,878,597	49.93	-2	+1	-3	-2.8
Ky.	65,858	1,952,203	29.64	-5	-5	-2.8	+40.8
La.	119,070	5,542,140	46.55	-1	-2	+2	-1
Maine	14,590	625,869	42.90	-7	-7	-4.8	-4.6
Md.	11,450	461,797	40.33	( <sup>5</sup> )	+1.2	-3.2	+6.1
Mass.	101,918	6,542,649	64.20	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	+3.6
Mich.	90,976	4,507,186	47.96	-7	-3	-4.3	+3
Minn.	54,897	2,485,927	45.28	+5	-5	-1.5	-1.8
Miss.	57,784	1,079,170	18.68	-6	-3	-7.3	-10.3
Mo.	132,454	5,740,259	43.34	( <sup>7</sup> )	( <sup>7</sup> )	-1	+1
Mont.	11,403	585,301	51.33	-3	-4	-3.3	-2.8
Nebr.	22,396	1,037,389	46.32	-2	-2	-3.8	+2.7
Nev.	2,755	150,815	54.74	+2	-1.0	+5	+5.5
N. H.	7,027	309,266	44.01	0	+3	-5.8	-9.9
N. J.	22,545	1,187,307	52.66	-5	+2	-6.4	+3.0
N. Mex.	10,735	422,018	39.31	( <sup>8</sup> )	+1	+4.4	+8.8
N. Y.	115,767	6,399,733	55.28	+4	-1	-1.5	+2.1
N. C.	52,256	1,232,161	23.58	-4	+2	-15.1	-9.8
N. Dak.	8,958	456,731	50.99	+1	+2.2	-1.3	+1.6
Ohio	118,280	5,806,269	49.09	-2	-2	-4.4	+2.3
Okl.	96,364	4,720,644	48.99	-2	-1	-3.5	+4.5
Oreg.	22,999	1,277,589	55.55	+2	-1	-3.1	+3.5
Pa.	76,263	2,977,337	39.04	-8	-7	-9.8	-9.3
P. R.	22,862	174,196	7.62	+9.2	+7.1	+39.5	+41.7
R. I.	9,681	456,961	47.20	-4	+8	-4.1	+7
S. C.	42,951	1,060,023	25.38	-2	( <sup>9</sup> )	+1.9	+4.4
S. Dak.	12,041	493,502	40.99	+1	+1	-1.5	+2.6
Tenn.	61,262	1,892,676	30.89	-4	-1	-8.0	-6.1
Tex.	220,028	7,233,835	32.88	-1	-1	-1.6	-1.4
Utah	9,832	523,643	53.26	+5	+9	-1.3	+17.8
Vt.	6,993	274,265	39.22	+6	+9	+7	+10.7
V.I. <sup>10</sup>	660	7,300					
Va.	19,270	435,552	22.60	-5	-1	-2.8	+1.8
Wash.	68,211	4,216,636	61.82	-4	-8	-7.2	-7.8
W. Va.	26,033	668,554	25.68	+4	-1	-3.5	-6.8
Wis.	51,839	2,504,549	48.31	( <sup>11</sup> )	+6	-1.4	+12.2
Wyo.	4,318	239,844	55.55	( <sup>12</sup> )	-2	-7	-3.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Includes 4,010 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Estimated.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1951 in—		December 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	97,179	\$4,671,693	\$48.07	( <sup>3</sup> )	+0.2	-0.3	+4.3
<b>Total, 51 States<sup>4</sup></b>	97,129	4,668,919	48.07	-0.1	+2	+22.7	+24.4
Ala.	1,529	36,650	23.97	0	+2	-5	+9.1
Alaska	12	699	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Ark.	742	40,448	54.51	-2.4	-2.0	-18.3	-24.4
Calif.	1,892	49,689	26.26	-1.0	-3	-7.9	-21.6
Calif. <sup>3</sup>	11,476	936,765	81.63	+1	+2	+8.1	+4.7
Colo.	349	22,184	63.56	-9	+1	-7.2	+7
Conn.	306	21,000	67.96	-6	+1.5	+8.5	+13.9
Del.	220	9,928	45.13	+1.4	+1.7	+17.6	+18.0
D. C.	264	13,556	51.35	+8	+9	+1.5	+36.8
Fla.	3,278	133,599	40.73	-5	-5	-1.4	-6.0
Ga.	2,912	104,486	35.88	+9	+9	+3.1	+30.2
Hawaii	120	4,719	39.32	-1.6	-1.4	+11.1	+14.7
Idaho	204	11,358	55.68	+2.0	+1.0	-1.0	+4.0
Ill.	4,101	221,021	53.89	-3	+3	-3.6	+8.8
Ind.	1,737	67,259	38.72	-2	( <sup>6</sup> )	-6.5	-5.6
Iowa	1,281	76,166	59.46	-2	-1	+2.0	+6.0
Kans.	622	32,292	51.92	-1.3	( <sup>7</sup> )	+3.4	+4.2
Ky.	2,525	79,577	31.52	+1	-6	-1	+1.3
La.	1,869	83,102	44.46	+1	-6	-9.0	-8.0
Maine	609	27,862	45.75	+2	+4	-9.0	-8.0
Md.	489	22,052	45.10	0	+9	0	+10.7
Mass.	1,620	122,124	75.39	+9	+8	+6.4	+17.6
Mich.	1,860	98,700	53.06	+6	+6	-2	+3.4
Minn.	1,166	74,647	64.02	-9	+3.9	+3.5	+15.2
Miss.	2,807	66,023	23.52	+1	+4	-1.8	-4.6
Mo. <sup>3</sup>	2,839	141,950	50.00	+1	+1	+1.5	+26.9
Mont.	533	30,076	56.43	-1	-6	+1.9	+1
Nebr.	757	48,423	63.97	0	-2	+3.3	+12.9
Nev.	38	2,148	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )
N. H.	304	15,116	49.72	-7	+5	-4.4	-4.8
N. J.	791	47,145	59.60	+5	+2.1	+1.9	+12.9
N. Mex.	500	18,116	36.23	-1.4	-8	-2.2	-1.0
N. Y.	4,035	260,730	64.62	-1	+2	+4	+7.6
N. C.	4,467	152,417	34.12	-3	-5	+4.3	+4.3
N. Dak.	113	6,060	53.63	-1.7	-6.3	+2.7	+6.2
Ohio	3,769	183,150	48.59	+1	+5	-3.0	+3.6
Okl.	2,563	132,685	51.77	-3	-2	-5.4	+3.4
Oreg.	386	25,543	66.17	-1.3	-2.8	+8	+4.7
Pa. <sup>3</sup>	15,479	614,667	39.71	+1	( <sup>9</sup> )	-1	+2
P. R.	505	3,712	7.35	+4.8	+4.2	+1.8	-2
R. I.	190	10,818	56.94	+1.6	+3.7	+5.0	+7.2
S. C.	1,597	44,567	27.91	-8	-7	+1.5	+6.4
S. Dak.	217	8,368	38.56	+5	+5	-4.8	+8
Tenn.	2,767	104,675	37.83	+7	+1.6	+2.7	+2.5
Tex.	6,033	222,884	36.94	-1	+1	-6.4	-7.4
Utah	219	12,734	58.15	-9	-5	+0.3	+26.8
Vt.	181	7,791	43.04	+1.1	+2.2	-1.0	+9.1
V.I. <sup>10</sup>	45	475					
Va.	1,494	46,115	30.87	-6	-8	-2.5	+1.2
Wash. <sup>3</sup>	841	64,212	76.35	-6	-4	-1.1	+1
W. Va.	1,079	33,240	30.81	-3	-7	+5	-2
Wis.	1,349	73,111	54.29	-7	+3	-3.2	+9.6
Wyo.	95	5,022	52.86	( <sup>11</sup> )	( <sup>11</sup> )	-11.2	-16.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (540 recipients, \$45,521 in payments), in Washington (20 recipients, \$962 in payments), in Missouri (1,128 recipients, \$56,453 in payments), and in Pennsylvania (5,768 recipients, \$231,067 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; large increase from December 1950 is explained by the inclusion of Pennsylvania, with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

<sup>5</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>8</sup> Estimated.



Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, December 1951<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of fam- ilies	Number of recipients		Payments to recipients		Percentage change from—				
		Total *	Children	Total amount	Average per—		November 1951 in—		December 1950 in—	
					Fam- ily	Recip- ient	Number of fam- ilies	Amount	Number of fam- ilies	Amount
Total .....	501,838	2,041,463	1,522,925	\$44,863,214	\$75.80	\$21.08	(7)	+0.6	-9.1	-3.6
Total, 52 States <sup>1</sup> .....	501,810	2,041,365	1,522,855	44,862,101	75.80	21.08	(7)	+0.6	-9.1	-3.6
Ala.....	18,120	64,163	50,429	631,212	34.84	9.84	-1.0	-5	-2.3	+2.4
Alaska.....	703	2,234	1,617	50,628	72.02	22.06	+3.7	+4.5	+10.5	+14.2
Ariz.....	3,613	13,408	10,000	262,495	72.65	19.58	-2.6	-3.7	-15.0	-32.2
Ark.....	13,400	48,388	36,950	489,075	36.50	10.11	-2.2	-6	-27.8	-36.7
Calif.....	55,044	171,067	128,226	6,332,393	115.04	37.02	-1	(7)	-1.4	+6.0
Colo.....	5,225	19,168	14,451	514,894	98.54	26.86	+7	+7	-4.9	+3.5
Conn.....	5,096	16,657	12,059	549,605	107.85	33.00	-1.3	-1.5	-7.2	-7.0
Del.....	694	2,692	2,063	56,078	80.80	20.83	-2.4	-9	+1.6	+16.2
D. C.....	2,056	8,363	6,482	200,119	97.33	23.93	-1.4	-2	-4.8	+26.2
Fla.....	19,525	62,859	46,720	880,606	45.10	14.01	-2.9	-3.0	-31.3	-38.1
Ga.....	20,741	68,753	52,847	1,094,416	49.87	15.05	+2.5	+2.6	+19.7	+28.7
Hawaii.....	3,221	11,952	9,313	268,976	83.51	22.50	-1	-1	-15.2	-20.7
Idaho.....	2,171	7,512	5,536	241,963	111.45	32.21	+1.0	+1.2	-13.2	-7.4
Ill.....	22,651	80,527	59,661	2,528,546	111.63	31.40	+6	+1.1	-3.4	+12.1
Ind.....	8,714	29,026	21,443	579,556	66.51	19.97	-1.1	-9	-21.4	-20.4
Iowa.....	5,142	18,060	13,437	509,931	90.17	28.24	0	+7	-3	+25.1
Kans.....	4,376	15,484	11,725	350,831	82.46	23.30	-3	-2	-16.1	-14.5
Ky.....	21,245	75,096	55,295	889,230	41.86	11.84	-9	-9	-11.5	+9
La.....	22,038	80,091	59,482	1,311,768	59.52	16.38	+6	-4	-20.2	-4.2
Maine.....	4,407	15,272	11,070	322,404	73.16	21.11	+1.0	+1.0	+2.2	+1.2
Md.....	5,068	19,463	14,832	425,375	83.93	21.86	+5	+1.0	-20.3	-12.3
Mass.....	13,019	43,051	31,663	1,536,874	118.05	35.70	-4	+1.1	-2.5	+4.0
Mich.....	24,681	79,791	56,821	2,348,378	95.15	29.43	+6	+1.7	-3.8	+4.0
Minn.....	7,746	26,263	19,976	765,237	98.79	29.14	+7	+1.4	-7	+9.1
Miss.....	10,201	38,523	29,640	202,776	19.88	5.26	(7)	+2	-7.9	+2
Mo.....	22,736	77,020	56,623	1,184,865	52.11	15.38	-8	-8	-10.0	-9.8
Mont.....	2,368	8,250	6,097	203,575	85.97	24.68	+9	+1.5	-7.2	+9.0
Nebr.....	2,919	9,756	7,162	261,546	89.60	30.81	-6	-3	-17.5	-9.6
Nev.....	58	68	70	1,115	(7)	(7)	(7)	(7)	(7)	(7)
N. H.....	1,492	4,949	3,596	155,289	104.06	31.38	+7	+2.1	-11.1	-12.5
N. J.....	5,048	16,903	12,813	508,118	100.66	30.06	+1	+2.0	-4.6	+4.4
N. Mex.....	5,349	18,399	14,078	275,417	51.49	14.97	-8	-1.4	+2.1	-11.4
N. Y.....	52,741	177,502	126,591	5,995,043	113.67	33.77	+2	+1.1	-5.3	+2.7
N. C.....	16,710	60,606	46,402	776,371	46.46	12.81	+1.5	+1.5	+5.4	+12.7
N. Dak.....	1,632	5,778	4,378	148,868	91.22	25.76	-8	+4.4	-10.7	-20.4
Ohio.....	13,660	50,543	38,089	932,024	68.23	18.44	-6	+2	-6.2	-16.3
Okl.....	20,205	67,326	50,827	1,457,326	72.13	21.65	-1.1	-7	-5.9	+31.6
Ore.....	3,350	11,278	8,470	352,343	105.18	31.24	+1.7	+4.0	-13.2	-9.9
Pa.....	33,873	122,236	90,990	2,988,642	88.23	24.45	-9	+3	-25.6	-26.5
P. R.....	14,485	45,526	34,030	137,157	9.47	3.01	+8.7	+2.4	+26.0	+59.1
R. I.....	3,300	11,123	8,022	315,197	95.51	28.34	+1	+1.7	-7.2	+4
S. C.....	6,487	24,221	18,787	247,936	38.22	10.24	-2	-3	-4.2	+7.1
S. Dak.....	2,580	8,388	6,274	177,854	68.94	21.20	+1.0	+6	+5.0	+8.1
Tenn.....	20,999	75,275	56,376	1,007,104	47.96	13.38	-4	-5	-14.8	-14.0
Tex.....	16,339	63,218	47,130	800,438	48.99	12.66	-1.2	-7	-14.7	-3.4
Utah.....	2,985	10,370	7,681	321,975	107.86	31.05	+1.4	+4.8	-9.0	+7.3
Vt.....	1,008	3,502	2,709	53,958	83.53	15.41	+9	+5	-2.7	-2.6
V. I. <sup>2</sup> .....	220	685	610	3,550						
Va.....	7,813	23,030	22,060	402,890	51.57	13.88	(7)	+2	-7.2	-3.2
Wash.....	8,958	29,799	21,639	924,871	103.25	31.04	-1.0	+12.1	-21.7	-34.8
W. Va.....	10,757	61,744	47,555	950,037	56.69	15.39	(7)	-5	-9.4	-6.8
Wis.....	8,353	28,137	20,696	932,725	111.66	33.15	+2	+5	-6.2	+6.3
Wyo.....	546	1,918	1,462	53,610	98.20	27.52	+7	+8	-11.2	-14.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> Number of adults included in total number of recipients is partly estimated.

<sup>9</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$118,477 from general assistance funds were made to 3,780 families.

<sup>10</sup> Estimated.

Table 15.—Recipient rates for specified types of public assistance in the United States, by State, December 1951<sup>1</sup>

State	Recipients of old-age assistance per 1,000 population aged 65 and over	Children receiving aid to dependent children per 1,000 population under 18 years	Recipients of general assistance per 1,000 population
Total.....	218	32	4.7
Alabama.....	392	44	.1
Alaska.....	348	39	.8
Arizona.....	317	37	(7)
Arkansas.....	401	53	1.8
California.....	307	43	4.8
Colorado.....	415	34	3.2
Connecticut.....	106	22	(7)
Delaware.....	62	22	(7)
Dist. of Col.....	40	35	.9
Florida.....	289	56	(7)
Georgia.....	436	42	1.8
Hawaii.....	119	51	6.4
Idaho.....	218	26	.4
Illinois.....	151	25	6.3
Indiana.....	125	18	5.9
Iowa.....	178	17	3.0
Kansas.....	194	20	2.3
Kentucky.....	280	53	(7)
Louisiana.....	674	61	2.7
Maine.....	156	38	10.6
Maryland.....	70	20	1.5
Massachusetts.....	217	25	6.8
Michigan.....	204	28	7.9
Minnesota.....	204	21	4.7
Mississippi.....	378	35	.6
Missouri.....	325	50	6.3
Montana.....	224	31	3.5
Nebraska.....	172	18	2.0
Nevada.....	251	41	3.6
New Hampshire.....	121	23	6.8
New Jersey.....	57	10	3.4
New Mexico.....	325	52	.7
New York.....	92	31	7.7
North Carolina.....	232	31	1.3
North Dakota.....	186	20	2.8
Ohio.....	167	17	6.6
Oklahoma.....	407	69	(7)
Oregon.....	173	18	8.0
Pennsylvania.....	86	29	2.9
Puerto Rico.....	272	32	1.5
Rhode Island.....	137	36	10.7
South Carolina.....	373	22	1.5
South Dakota.....	218	29	2.5
Tennessee.....	261	49	1.6
Texas.....	428	19	(7)
Utah.....	232	29	3.1
Vermont.....	177	22	(7)
Virgin Islands <sup>2</sup> .....	326	51	9.7
Virginia.....	90	19	(7)
Washington.....	323	30	6.8
West Virginia.....	188	65	3.2
Wisconsin.....	167	19	4.0
Wyoming.....	238	15	1.8

<sup>1</sup> Based on Census data, April 1950. For most States the populations under age 18 are preliminary estimates. All recipient rates subject to revision.

<sup>2</sup> Number of persons aided not currently available.

<sup>3</sup> Rate includes unknown number of persons receiving medical care, hospitalization, and burial only.

<sup>4</sup> Program administered without Federal participation.

<sup>5</sup> Based on recipient data for November 1951.

**Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from November 1951 in—	
		Total amount	Average	Number	Amount
<b>Total<sup>1</sup></b>	<b>124,421</b>	<b>\$5,779,354</b>	<b>\$46.45</b>	<b>+5.2</b>	<b>+6.4</b>
Alabama	8,635	190,964	22.12	-7	-2
Colorado	3,507	179,527	51.19	+2.9	+3.0
Delaware	120	5,070	42.25	+8.1	+9.1
Dist. of Col.	1,217	65,410	53.75	+5.3	+4.5
Hawaii	1,153	83,837	46.69	-2.3	( <sup>2</sup> )
Idaho	774	40,240	51.99	+2.2	+2.1
Illinois	2,304	115,731	50.23	+9.3	+12.5
Kansas	2,580	124,760	48.36	+1.3	+1.3
Louisiana	14,514	565,755	38.98	-2	-8
Maryland	2,520	115,253	45.74	+4	+1.2
Massachusetts	2,611	189,612	61.13	+390.8	+572.9
Michigan	1,034	61,339	59.32	+3.1	+3.4
Mississippi	718	14,039	19.55	+3.5	+4.2
Missouri	10,396	481,251	46.29	+2.4	+2.4
Montana	1,009	55,910	55.41	+1.6	+1.2
New Jersey	800	49,554	61.93	+13.8	+12.8
New Mexico	1,933	76,328	39.49	+2.4	+2.6
New York	28,031	1,711,979	61.07	+3.7	+4.3
North Carolina	4,113	111,435	27.09	+7.0	+7.4
North Dakota	594	34,691	58.40	+2.6	+5.8
Ohio	4,254	188,283	44.26	+3.9	+4.0
Oklahoma	1,229	87,541	46.65	+119.1	+134.4
Oregon	1,067	112,069	67.24	+1.6	+1.8
Pennsylvania	9,364	410,369	43.82	-8	-9
Puerto Rico	2,625	24,121	9.19	+40.7	+36.0
Rhode Island	770	10,629	62.52	+11.8	+12.8
South Carolina	3,621	115,459	31.89	+3.7	+3.5
South Dakota	134	5,430	40.52	+13.6	+14.4
Utah	1,564	87,917	56.21	-8	+4.0
Vermont	194	8,037	41.43	+3.7	+4.6
Virgin Islands <sup>4</sup>	25	280			
Virginia	2,754	92,453	33.57	+4.4	+2.6
Washington	5,266	328,012	62.29	-5	+9.2
West Virginia	1,610	47,373	29.42	+14.3	+13.4
Wisconsin	848	53,879	63.54	+1.0	+9
Wyoming	473	25,197	53.27	-1.5	-1.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

<sup>2</sup> Represents States reporting plans in operation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Estimated.

**Table 17.—General assistance: Cases and payments to cases, by State, December 1951<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1951 in—		December 1950 in—	
				Number	Amount	Number	Amount
<b>Total<sup>1</sup></b>	<b>323,000</b>	<b>\$15,204,000</b>	<b>\$47.08</b>	<b>+2.2</b>	<b>+3.9</b>	<b>-21.8</b>	<b>-21.1</b>
Ala.	94	2,226	23.68	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Alaska	70	3,507	50.10	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Ariz.	1,152	44,592	38.71	+6	+9	-37.5	-17.5
Ark.	2,482	32,722	13.18	+8	+1.5	-23.0	-21.7
Calif.	29,901	1,389,651	46.48	+2.5	+5.2	-4.4	-2.8
Colo.	1,760	70,823	40.24	+3.1	+4.8	-11.0	-3.0
Conn.	3,917	207,748	53.04	+2.3	+4.0	-59.3	-61.8
Del.	885	31,984	36.14	+5.7	+6.4	-10.5	-5.8
D. C.	662	26,631	55.33	-5.6	-4.0	-18.6	-16.4
Fla.	4,900	75,300				-32.9	-16.6
Ga.	3,623	61,040	16.85	+4.8	+3.8	+3.4	+5.1
Hawaii	1,900	108,145	56.92	-1.3	-7	-51.0	-46.1
Idaho	1,183	6,551	55.80	0	-1.2	-56.6	-54.7
Ill.	28,049	1,644,425	58.63	+2.2	+3.6	-25.7	-15.3
Ind.	9,423	308,325	32.72	+8.2	+6.9	-19.5	-13.7
Iowa	3,748	119,401	31.86	+9.2	+18.2	-10.5	-6.1
Kans.	2,157	95,921	44.47	+1.6	+2.7	-33.0	-8.5
Ky.	2,900	68,000					
La.	6,159	233,026	37.84	+2.8	+1.1	+6.5	+36.8
Maine	3,429	180,325	43.84	+12.1	+12.2	-17.1	-18.9
Md.	3,038	143,255	47.15	-2.9	-8	-46.2	-41.4
Mass.	17,636	932,498	54.01	-5.4	-2.0	-18.2	-22.7
Mich.	21,580	993,994	46.06	+6.7	+3.4	-6.1	-7.6
Minn.	6,002	302,348	50.37	+8.8	+6.3	-12.9	-8.9
Miss.	914	11,206	12.26	-3	-2	+21.2	+35.7
Mo.	9,557	288,229	30.16	-7	-6	-28.6	-31.8
Mont.	1,021	30,204	29.58	+15.4	+19.7	-8.5	-20.6
Nebr.	1,279	49,529	38.72	+5	+3.1	-10.9	+2.2
Nev.	290	9,900	34.14	-3	+17.9	-23.7	+3.1
N. H.	1,447	60,393	41.74	+10.8	+18.4	-9.1	-7.4
N. J.	7,438	440,558	59.23	+2.5	+5.5	-22.6	-22.7
N. Mex.	337	7,177	21.30	-4.3	-3.6	-78.9	-80.8
N. Y.	109,308	3,593,250	72.87	+4	+4	-17.8	-17.7
N. C.	2,175	41,751	19.20	-4.9	+1.5	-49.7	-38.0
N. Dak.	510	20,583	40.36	+15.4	+21.6	-40.7	-40.4
Ohio	20,997	843,124	40.15	+4.1	+6.1	-16.2	-22.4
Okl.	5,700	83,442	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Oreg.	5,135	263,544	57.17	+17.4	+16.9	-10.0	-6.4
Pa.	20,713	1,044,092	50.41	+1.0	+3.5	-45.9	-48.2
P. R.	3,241	21,705	6.70	-8.6	-12.0	-49.0	-54.5
R. I.	4,131	260,751	63.12	-5.4	+6.5	-19.4	-15.0
S. C.	2,344	41,854	17.86	-2.7	+3.2	( <sup>2</sup> )	( <sup>2</sup> )
S. Dak.	684	20,021	29.27	-2.3	+2.7	-17.3	-11.6
Tenn.	2,365	32,136	13.59	+6.8	+11.9	-18.4	-9.7
Tex.	7,200	138,000					
Utah	1,298	72,121	55.56	+12.2	+18.2	+98.5	+140.9
Vt.	1,000	44,000					
V. I.	230	2,280					
Va.	2,386	63,118	26.45	+1	+2.6	-25.2	-20.2
Wash.	8,132	444,804	54.70	+16.8	+30.2	-40.1	-53.0
W. Va.	4,043	89,829	22.22	-2.4	-2.2	-38.0	-35.8
Wis.	5,269	286,930	54.46	+9.4	+16.3	-15.6	-6.9
Wyo.	156	6,553	42.02	+32.0	+62.3	-41.6	-44.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Estimated.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 6,148 cases and payments of \$180,000 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,346 cases were aided by county commissioners and 4,658 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

<sup>13</sup> Not computed; comparable data not available.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.